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**MASTER DEED**  
**OF**  
**THE RETREAT AT RIVERLAND**  
**HORIZONTAL PROPERTY REGIME**

PREPARED BY AND UPON RECORDING RETURN TO:

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**MASTER DEED**  
**OF**  
**THE RETREAT AT RIVERLAND**  
**HORIZONTAL PROPERTY REGIME**

THIS MASTER DEED is made by Riverland II, LLC, a South Carolina limited liability company (hereinafter called the "**Declarant**"), having its principal place of business located at 14 Morgan Place, Isle of Palms, South Carolina 29451.

W I T N E S S E T H

WHEREAS, Declarant is the fee simple owner of that certain tract or parcel of land lying and being in the James Island, City of Charleston, Charleston County, South Carolina, as more particularly described in Exhibit "A" attached hereto and incorporated herein by reference (hereinafter called the "**Property**"); and

WHEREAS, Declarant is in the process of planning or constructing certain improvements on the Property as shown on the Plat and the Plans which are referenced in Article 3 hereof; and

WHEREAS, Declarant has duly incorporated Retreat at Riverland Homeowners Association, Inc. as a nonprofit membership corporation under the laws of the State of South Carolina; and

WHEREAS, Declarant desires to create a horizontal property regime and submit the Property to the condominium form of ownership pursuant to the provisions of the South Carolina Horizontal Property Act, South Carolina Code of Laws (1976), Section 27-31-10, et seq., as amended (the "**Act**"), as the same is in effect on the date hereof and the terms and conditions hereinafter set out;

WHEREAS, Declarant desires to reserve the right to itself, its successors and assigns, to submit certain additional property described in Exhibit "A-1" (the "**Additional Property**") to one or more additional phases, as hereinafter provided; and

NOW, THEREFORE, Declarant does hereby submit the Property to the condominium form of ownership pursuant to, subject to and in accordance with the provisions of the Act and the terms and conditions hereinafter set forth.

## ARTICLE 1 NAME

The name of the residential housing development is The Retreat at Riverland Horizontal Property Regime (hereinafter referred to as the "**Regime**").

## ARTICLE 2 DEFINITIONS

The terms used in this Master Deed, the By-Laws, and the Articles of Incorporation shall have their normal, generally accepted meanings or the meanings given in the Act or the South Carolina Nonprofit Corporation Act. Certain terms used in this Master Deed, the By-Laws, and the Articles of Incorporation shall be defined as follows:

2.1 "**Act**" shall be defined as the South Carolina Horizontal Property Act, South Carolina Code of Laws (1976), Sections 27-31-10, et seq., as amended from time to time.

2.2 "**Additional Property**" or "**Additional Phases**" shall be defined as any of the Property described on Exhibit A-1 which may be added to or made subject to the Regime pursuant to Article 9 hereof. 2.3 "**Articles of Incorporation**" shall be defined as the Articles of Incorporation of Retreat at Riverland Homeowners Association, Inc., filed with the Secretary of State of South Carolina, as amended from time to time. A copy of the initial Articles of Incorporation is attached to this Master Deed as **Exhibit "F"** and incorporated herein by this reference. 2.4 "**Annual Assessments**" shall be annual assessments imposed on owners of Units other than Units owned by the Declarant as authorized by the provisions of Article 10 hereof.

2.5 "**Association**" shall be defined as Retreat at Riverland Homeowners Association, Inc., a South Carolina nonprofit corporation, its successors and assigns.

2.6 "**Board of Directors**" or "**Board**" shall be defined as the elected body responsible for management and operation of the Association as further described in the By-Laws.

2.7 "**By-Laws**" shall be defined as the By-Laws of Retreat at Riverland Homeowners Association, Inc., attached to this Master Deed as **Exhibit "E"** and incorporated herein by this reference.

2.8 **Intentionally omitted.**

2.9 "**Common Elements**" shall be defined as that portion of the property subject to this Master Deed which is not included within the boundaries of a Unit, as more particularly described in this Master Deed.

2.10 "**Common Expense(s)**" shall be defined as the expenses incurred or anticipated to be incurred by the Association for the general benefit of all Units, including, but not limited to (a) those expenses incurred for maintaining, repairing, replacing, and operating the Common Elements, including the Limited Common Elements; (b) expenses determined by the Association to be Common Expenses and which are lawfully assessed against Owners; (c) expenses declared to be Common Expenses by the Act or Regime Instruments; and (d) reasonable reserves established for the payment of any of the foregoing. 2.11 "**Community-Wide Standard**" shall be defined as the standard of conduct, maintenance, or other activity generally prevailing within the Regime. Such standard may be more specifically determined by the Board of Directors and the Architectural Review Board.

2.12 "**Eligible Mortgagees**" Those holders of first Mortgages secured by Units in the Regime who have requested notice of certain items as set forth in this Master Deed.

2.13 "**Licensed Parking Space**" shall be defined as any garage, carport, or other parking space in which an Owner or Unit Owner acquires as a limited common element associated with his Unite.

2.14 "**Limited Common Elements**" shall be defined as a portion of the Common Elements reserved for the exclusive use of those entitled to occupy one (1) or more, but less than all, Units, as more particularly set forth in this Master Deed.

2.15 "**Majority**" shall be defined as those eligible votes, Owners, or other group as the context may indicate totaling fifty one percent (51%) or more of the total eligible number.

2.16 "**Mortgage**" shall be defined as any mortgage, deed to secure debt, deed of trust, or other transfer or conveyance encumbering any Unit for the purpose of securing the performance of an obligation.

2.17 "**Mortgagee**" shall be defined as the holder of any Mortgage.

2.18 "**Occupant**" shall be defined as any Person occupying all or any portion of a Unit for any period of time, regardless of whether such Person is a tenant or the Owner of such property.

2.19 "**Owner**" or "**Unit Owner**" shall be defined as each record title holder of a Unit within the Regime, but not including any Mortgagee.

2.20 "**Parking Plan**" shall be defined as the parking plan portion of the Site Plan.

2.21 "**Parking Space**" shall be defined as any garage or parking space as shown on the Parking Plan, including, but not limited to, Licensed Parking Spaces.



2.22 "**Person**" shall be defined as any individual, corporation, limited liability company, firm, association, partnership, trust, or other legal entity.

2.23 "**Phase I**" shall be defined as the Property described on Exhibit A which is being dedicated to the Regime upon the filing of this Master Deed.

2.24 "**Phase II**" shall be defined as the portions of the Regime described on Exhibit A-1, if any, which may hereafter, at Declarant's option, be added to the Regime pursuant to the provisions of Article 7 of this Master Deed in any manner including in many phases.

2.25 "**Plat**" shall be defined as the plat of a survey reference in Exhibit A describing Phase I of the Regime, and upon the annexation and submission of any Additional Property to Phase II or subsequent phases, shall in addition mean that certain plat of survey describing Phase II or any subsequent phases of the Regime.

2.26 "**Residential Unit**" shall be defined as a Unit used for residential purposes as defined in Section 14.1.

2.27 "**Regime**" shall be defined as the Retreat at Riverland Horizontal Property Regime created by this Master Deed including any supplements or amendments to this Master Deed.

2.28 "**Regime Instruments**" shall be defined as this Master Deed and all exhibits to this Master Deed, including the By-Laws, the Articles of Incorporation, the rules and regulations of the Association, and the Plat and Plans, all as may be supplemented or amended from time to time.

2.29 "**Special Assessments**" shall mean special assessments imposed on Units other than Units owned by the Declarant under the provisions of Article 10 hereof.

2.30 "**Specific Assessments**" shall mean specific assessments imposed on Units other than Units owned by the Declarant under the provisions of Article 10 hereof.

2.31 "**Unit**" shall be defined as that portion of the Regime intended for individual ownership and use and for which a certificate of occupancy relating thereto has been issued, as more particularly described in this Master Deed and shall include the undivided ownership in the Common Elements assigned to the Unit by this Master Deed.

### ARTICLE 3 LOCATION, PROPERTY DESCRIPTION, PLATS AND PLANS

The Regime subject to this Master Deed and the Act is located in Charleston County, South Carolina, being more particularly described in **Exhibit "A"** attached to this Master Deed, which exhibit is specifically incorporated herein by this reference. An initial site plan and

parking plan relating to the Regime, being more particularly described in the attached **Exhibit "B"** and **Exhibit B-1**, which exhibits are specifically incorporated herein by this reference (the "**Site Plan**" and "**Parking Plan**", respectively). Floor plans and elevations relating to the Regime, being more particularly described in the attached **Exhibit "C"**, which exhibit and plans are specifically incorporated herein by this reference (the "**Floor Plans**") (Site Plan, Parking Plan and Floor Plans may be collectively referred to herein as "**Plans**"). The Declarant shall have the right to file additional plats and plans from time to time as necessary or appropriate to further describe the Regime and Units or to comply with the Act. Further, the Declarant shall have the right to file additional plats and plans which modify or adjust a previously filed plat or plan as deemed necessary and appropriate by Declarant. The Plat and Plans are incorporated herein by reference as if the same were set forth in their entirety herein.

#### ARTICLE 4 UNITS AND BOUNDARIES

The Regime will be initially divided into not more than seventy-two (72) separate Residential Units, the Limited Common Elements, and the Common Elements. Each Unit consists of a dwelling and its appurtenant percentage of undivided interest in the Common Elements as shown on **Exhibit "D"** attached to this Master Deed and incorporated herein by this reference. Each Unit shall be conveyed as a separately designated and legally described freehold estate subject to the Act and the Regime Instruments. The Units are depicted on the Plats and Plans. Each Unit includes that part of the structure which lies within the following boundaries:

4.1 Horizontal (Upper and Lower) Boundaries. The horizontal boundaries of each Unit shall be the planes formed by the unfinished interior surfaces of the floors and ceilings of the Unit.

To the extent that any chutes, flues, fireplaces, ducts, conduits, wires, load bearing walls, load bearing columns, or any other apparatus lies partially inside of the designated boundaries of a Unit, any portions thereof serving only that Unit shall be deemed a part of that Unit; all portions thereof serving more than one Unit or any portion of the Common Elements shall be deemed a part of the Limited Common Elements.

In interpreting any deeds and plans, the existing physical boundaries of a Unit as originally constructed or of a Unit reconstructed in substantial accordance with the original plans thereof shall be conclusively presumed to be its boundaries rather than the metes and bounds expressed in any deed or plan, regardless of settling or lateral movement of the building in which the Unit was located, and regardless of minor variance between the boundaries shown on the plans or in a deed and those of the Unit.

The ownership of each Unit shall include, and there shall pass with each Unit as appurtenances thereto whether or not separately described in the conveyance thereof, that percentage of the right, title and interest in the Common Elements attributable to such Unit, together with membership in the Association and an undivided interest in the funds and assets

held by the Association. Every portion of a Unit and all Limited Common Elements contributing to the support of an abutting Unit shall be burdened with an easement of support for the benefit of such abutting Unit.

4.2 Vertical Boundaries. The parametrical or vertical boundaries of each Unit shall be the planes formed by the unfinished interior surfaces of the walls of the Unit. Entry doors, exterior doors and exterior glass surfaces, including, but not limited to, glass windows, glass doors or other exterior doors, serving the Unit shall be included within the boundaries of the Unit. Heating and air conditioning systems serving a single Unit (including any part of such system located outside the boundaries of the Unit), all duct work for heating and air conditioning systems and appliances and plumbing fixtures within a Unit shall be part of the Unit. Exterior door frames and window frames shall be deemed a part of the Common Elements.

## ARTICLE 5 COMMON ELEMENTS

The Common Elements consist of all portions of the Regime not located within the boundaries of a Unit. Ownership of the Common Elements shall be by the Unit Owners as tenants-in-common. The percentage of undivided interest in and to the Common Elements attributable to each Unit shall be as set forth in Exhibit "D."

Such percentages of undivided interest may otherwise be altered only by the consent of all Owners and Mortgagees (or such lesser number of Owners and Mortgagees as may hereafter be prescribed by the Act) expressed in a duly recorded amendment to this Master Deed. The percentage of undivided interest of each Owner in the Common Elements is appurtenant to the Unit owned by the Owner and may not be separated from the Unit to which it appertains and such appurtenance shall be deemed to be conveyed or encumbered or to otherwise pass with the Unit whether or not expressly mentioned or described in a conveyance or other instrument describing the Unit.

The Common Elements shall remain undivided, and no Owner or any other Person shall have the right to bring any action for partition or division of the whole or any part thereof except as provided in the Act. Except as provided for Limited Common Elements or as otherwise provided herein, each Owner and the Association may use the Common Elements for the purposes for which they are intended, but no use shall enter or encroach upon the lawful rights of the other Owners. Each Owner and Occupant shall have a right and easement of use and enjoyment in and to the Common Elements (including the right of access, ingress and egress to and from the Unit over those portions of the Regime designated for such purpose), and such easement shall be appurtenant to and shall pass with the title to such Unit, subject to the rights of the Unit Owners to the exclusive use of the Limited Common Elements assigned to their respective Units and to the right of the Association to control the use and enjoyment of the Common Elements as provided by the terms of this Master Deed. Every portion of a Unit and all Limited Common Elements contributing to the support of an abutting Unit shall be burdened with an easement of support for the benefit of such abutting Unit.

The Declarant hereby reserves, for the benefit of Declarant, its successors and assigns, a temporary non-exclusive easement over, across and under the Common Elements for the maintenance of sales and leasing offices, signs, and the reasonable use of the Common Elements for sales, leasing, marketing and construction purposes, including, without limitation, access, ingress and egress across, over and under the Common Elements for the purpose of further improving the Regime for purposes of marketing, leasing and sales, so long as Declarant owns any Unit primarily for the purpose of sale or lease. The Declarant further reserves, for the benefit of Declarant, its successors and assigns, the right to use any unsold Unit as a "model unit" for purposes of marketing, leasing and sales, so long as Declarant owns any Unit primarily for the purpose of sale or lease.

## ARTICLE 6 LIMITED COMMON ELEMENTS

6.1 Designation. The Limited Common Elements and the Unit(s) or Owner to which they are assigned, licensed, or owned by are:

(a) to the extent that a deck, piazza, patio, porch or balcony, together with any enclosure therefor, serving a Unit is not within the boundaries of the Unit, the deck, patio, porch or balcony which is appurtenant to a Unit is assigned as Limited Common Element to the Unit having direct access to such deck, patio, porch or balcony;

(b) the doorsteps or stoops leading as access to a deck, patio, porch, or balcony are assigned as Limited Common Elements to the Unit to which the deck, patio, porch, or balcony is assigned;

(c) the parking space or spaces or storage space or spaces, if any, which are assigned to a Unit and which are specified by showing such assignment on the Plans and/or Parking Plan or on the plat of survey or on a supplemental plat of survey recorded in the Office of the Register of Deeds for Charleston County, South Carolina are assigned as Limited Common Elements to Units so designated on the Parking Plan, plat or any supplemental plat;

(d) Licensed Parking Spaces over which the Association shall have the right to maintain and assess the Owner for the cost incurred by the Association in maintaining his Licensed Parking Space;

(e) the portion of the Common Elements on which there is located any portion of the mechanical, electrical air conditioning or heating system exclusively serving a particular Unit or Units is assigned as Limited Common Element to the Unit or Units so served;

(f) any gas or electric meter which serves only one Unit is assigned as a Limited Common Element to the Unit so served; and

(g) each Unit is assigned one (1) mailbox which will be located in a mailbox area of the Regime.

6.2 Licensed Parking Spaces. Declarant may convey Parking Spaces to Owners as a Limited Common Element associated with a Unit or may license Licensed Parking Space to certain Owners.

If the Parking Space is conveyed to an Owner as a Limited Common Element associated with a Unit, the Owner of that Unit will have the right to transfer fee simple title to the Licensed Parking Space as a Limited Common Element associated with that particular Unit. The Declarant shall have the right at any time to convey a Licensed Parking Space to an Owner as a Limited Common Element to be conveyed with the Unit then owned by the Owner.

Declarant may license Licensed Parking Spaces only to Owners. The license of a Licensed Parking Space is assignable by the holder of a license to a Licensed Parking Space only to an Owner or the Association, but may be pledged to a lender in connection with a loan secured by that Owner's Unit. Any license for a Licensed Parking Space will provide in part that the Owner who is the holder of the license is subject to the terms of this Master Deed, including the obligation of such Owner to pay such additional charges or assessment which may apply to such Licensed Parking Space. An Owner who acquires a license to a Licensed Parking Space may thereafter license the Licensed Parking Space either to (i) a Owner or (ii) the Association. Notwithstanding the above, in the event that the Mortgagee acquires an Owner's license to a Licensed Parking Space, then the Mortgagee shall either (i) assign the Licensed Parking Space to the purchaser of the Unit also acquired by the Mortgagee; (ii) any Owner of a Unit; or (iii) the Association. No assignment of a license of a Licensed Parking Space is effective until the Association receives satisfactory written evidence of such assignment. In the event that an Owner ceases to be an Owner and fails to assign its license to a Licensed Parking Space prior to conveying title to its Unit(s), then the license to the Licensed Parking Space held by such former Owner will revert to the Association. In addition, an Owner who also holds a license to a Licensed Parking Space will be subject to an additional assessment by the Association for the costs associated with the Licensed Parking Space, such costs include, but are not limited to, electricity, insurance and taxes.

6.3 Assignment and Reassignment. The Owners hereby delegate authorization to the Board of Directors, without a membership vote, to assign and to reassign Limited Common Elements, as the Board shall from time to time determine, in its sole discretion. Notwithstanding anything herein to the contrary, the Board of Directors is not authorized to assign or reassign the Limited Common Elements without the consent of Declarant for so long as the Declarant owns any portion of the Regime, and without the consent of the affected Unit Owner or Owners.

**ARTICLE 7**  
**ADDITIONAL PROPERTY**

7.1 Additional Phases. Declarant shall have the option to expand the Regime by dedicating the Additional Property thereto in one (1) or more Additional Phase in accordance with this Article. Declarant shall exercise said option with respect to subsequent phases which will consist of no more than one hundred seventy (170) additional Units, within ten (10) years from the date this Master Deed is recorded in the Office of the Register of Deeds for Charleston County, South Carolina.

7.2 Additional Phases Unlimited. The property that Declarant may add to the Regime is described in Exhibit "A-1," attached hereto and incorporated hereby by this reference. The aforesaid Exhibit "A-1" describes the Additional Property intended by the Declarant, as of the date of the filing of this Master Deed, to be dedicated by a separate sequential phase to the Regime. The Declarant reserves the right, however, to amend, substitute, alternate, eliminate or add to the properties dedicated with the Additional Phases and further reserves the right not to dedicate any such property or phase to the Regime, and to dedicate such phase in any order or configuration. There shall be no limitations as to the location or configuration of any Units or Common Elements, or any other improvements that Declarant will construct in the Additional Phases, except as contained herein.

7.3 Additional Units Compatible. All Units and any structures erected on the Additional Phases added to the Regime will be compatible with Units and/or structures now located in the Regime in terms of quality of construction, and style, provided that suitable changes therein may be made as required by law or in order to respond to engineering concerns. If the Additional Phases or any portion thereof are added to the Regime, Declarant has the right, but not the obligation, to construct thereon such facilities and improvements as Declarant, in its sole discretion, shall deem desirable, provided that no assurances are made by Declarant that any such improvements shall be constructed.

7.4 Limited Common Elements. No limitations are placed on the right of Declarant to create Limited Common Elements within any portion of any Additional Phases added to the Regime or to designate Common Elements therein which may subsequently be assigned as Limited Common Elements. The undivided interest in the Common Elements and the liability for Common Expenses in the Regime will be reallocated among all Units in the Regime, after the addition of the Additional Phases, or any portion thereof. Each Unit created in any Additional Phases added to the Regime will be allocated voting rights in proportion to its percentage interest in the Common Elements and the voting rights of Owners of Units in the **Exhibit "D"** property and any other property previously dedicated shall thereupon be adjusted.

7.5 No obligation for Additional Phases. If the option to add any Additional Phases or any portion thereof expires or is terminated, as aforesaid, Declarant shall not be obligated to construct thereon any improvements of any nature whatsoever on the Additional Phases, or the property comprising the Additional Phases, or any portion thereof, whatsoever. Furthermore, the

option reserved by Declarant to cause all or any portion of the Additional Phases to become part of the Regime shall not be construed to impose upon Declarant any obligation to add all or any portion of any Additional Phases to the Regime or to construct thereon any improvements of any nature whatsoever.

7.6 Amendments to Master Deed. The option reserved under this Article 7 may be exercised by Declarant only by the execution and recordation by the Declarant of an appropriate amendment to this Master Deed. Any such amendment may contain such additional terms, conditions, restrictions and provisions with respect to such Additional Phases as Declarant, in its discretion, shall deem appropriate. At such time, this Master Deed shall then be understood as and construed as embracing the Property described in Exhibit "A" together with the Additional Property described in any amendment to this Master Deed, or such portion thereof which is actually thereby submitted to the terms hereof and to the Act, together with all improvements located thereon.

## ARTICLE 8 ASSOCIATION MEMBERSHIP AND ALLOCATIONS

8.1 Membership. All Owners, by virtue of their ownership of an interest in a Unit, excluding Persons holding such interest under a Mortgage, are members of the Association and, except as otherwise provided herein or in the By-Laws, shall be entitled to vote on all matters upon which members of the Association are entitled to vote pursuant to this Master Deed and the Act and in accordance with the By-Laws.

8.2 Votes. Subject to the provisions of the Regime Instruments, each Owner shall be entitled to cast one (1) weighted vote for each Unit in which such Owner holds the interest required for membership, which vote shall be appurtenant to such Unit. Each vote shall be weighted in accordance with the percentage of undivided interest in the Common Elements attributable to each Unit, as shown on Exhibit "D" attached hereto and by reference incorporated herein. For example, the Owner of Unit \_\_\_\_\_ is initially entitled to a weighted vote equaling \_\_\_\_\_ votes; the Owner of Unit \_\_\_\_\_ is initially entitled to a weighted vote equaling \_\_\_\_\_ votes, etc. No votes may be split; each Owner must vote his or her entire weighted vote on each matter to be voted on by the Owners. The total votes for the entire Regime shall equal one hundred (100) at all times.

8.3 Allocation of Liability for Common Expenses. Except as otherwise provided herein, each Unit is hereby allocated liability for Common Expenses apportioned in accordance with the percentage of undivided interest in the Common Elements appurtenant to the Unit, as shown on Exhibit "D".

(a) Except as provided below, or elsewhere in the Act or Regime Instruments, the amount of all Common Expenses shall be assessed against all the Units in accordance with the allocation of liability for Common Expenses described above.

(b) The Board of Directors shall have the power to assess specifically pursuant to this Section as in its discretion it deems appropriate. Failure of the Board of Directors to exercise its authority under this Section shall not be grounds for any action against the Association or the Board of Directors and shall not constitute a waiver of the right to exercise authority under this Section in the future with respect to any expenses, including an expense for which the Board of Directors has not previously exercised its authority under this Section.

(i) Any Common Expenses benefiting less than all of the Units or significantly disproportionately benefiting all Units may be specifically assessed equitably among all of the Units which are benefited according to the benefit received.

(ii) Any Common Expenses occasioned by the conduct of less than all of those entitled to occupy all of the Units or by the Occupant(s), licensees or invitees of any such Unit or Units may be specifically assessed against such Unit or Units.

For purposes of subsection (b) of this Section, nonuse shall constitute a benefit to less than all Units or a significant disproportionate benefit among all Units only when such nonuse results in an identifiable, calculable reduction in cost to the Association.

8.4 Unit and Property Values. The Schedule of Unit Values and Property Interests contained in Exhibit "D" shows the assigned value of each Unit as of the date of this Master Deed and the respective percentage of undivided interest in the Common Elements attributable to each Unit, as required by Section 27-31-60 of the Act. The value of the Regime, for the sole purpose of Section 27-31-60 of the Act, is equal to the total value of all Units, which includes the value of the appurtenant percentage of undivided interests in the Common Elements and Limited Common Elements. The statutory values are not intended to coincide with fair market values, and are used solely for the statutory purposes indicated in Section 27-31-60 of the Act.

## ARTICLE 9 ASSOCIATION RIGHTS AND RESTRICTIONS

The Association shall have all of the rights set forth in this article in addition to, and not in limitation of, all other rights it may have pursuant to South Carolina law and this Master Deed.

9.1 Right of Entry. The Association shall have the right to enter into Units for maintenance, emergency, security, or safety purposes, which right may be exercised by the Board of Directors, officers, agents, employees, managers, and all police officers, firemen, ambulance personnel, and similar emergency personnel in the performance of their respective duties. Except in an emergency situation, entry shall be only during reasonable hours and after reasonable notice to the Owner or Occupant of the Unit.

9.2 Rules and Regulations. The Association shall have the right to make and to enforce reasonable rules and regulations governing the use of the Regime, including the Units, Limited Common Elements, and Common Elements.



9.3 Right of Enforcement. The Association shall have the right to enforce use restrictions, provisions of the Master Deed and By-Laws, and rules and regulations by the imposition of reasonable monetary fines and suspension of use and voting privileges. These powers, however, shall not be construed as limiting any other legal means of enforcing the use restrictions or rules and regulations of the Association. Any fines imposed in accordance with this Section 9.3 shall be considered an assessment against the Unit and may be collected in the manner provided for collection of other assessments.

9.4 Permits, Licenses, Easements, etc. The Association shall have the right to grant permits, licenses, utility easements, and other easements over, through and under the Common Elements without a vote of the Owners. Owners are subject to the terms of any exclusive or other arrangement entered into by the Association with regard to the grant of a permit, license, utility easement or other easement to any third party.

9.5 Right of Maintenance. The Association shall have the right to control, manage, operate, maintain, improve and replace all portions of the Regime for which the Association is assigned maintenance responsibility under this Master Deed.

9.6 Property Rights. The Association shall have the right to acquire, hold, and dispose of tangible and intangible personal property and real property.

9.7 Casualty Loss. The Association shall have the right to deal with any insurance carrier in the event of damage or destruction as a result of casualty loss, condemnation or eminent domain, in accordance with the provisions of this Master Deed.

9.8 Governmental Entities. The Association shall have the right to represent the Owners in dealing with governmental entities.

9.9 Common Elements. The Association shall have the right to close temporarily any portion of the Common Elements for emergency, security, safety purposes or for any such other reasonable purpose as determined in the sole discretion of the Board, with no prior notice of such closing to the Owners, for a period not to exceed one (1) year. Furthermore, the Association shall have the right to permanently close any portion of the Common Elements (excluding Limited Common Elements) upon thirty (30) days prior notice to all Owners. Any portion of the Common Elements which has been permanently closed may be reopened by action of the Board or by the vote of Owners holding a majority of the votes cast at a duly called special or annual meeting.

## ARTICLE 10 ASSESSMENTS

10.1 Purpose of Assessment. The Association shall have the power to levy assessments as provided herein and in the Act. The assessments for Common Expenses provided for herein shall be used for the general purposes of promoting the health, safety, welfare,

common benefit, and enjoyment of the Owners and Occupants of Units in the Regime as may be more specifically authorized from time to time by the Board of Directors.

10.2 Creation of the Lien and Personal Obligation For Assessments. Each Owner of any Unit, by acceptance of a deed therefor, whether or not it shall be so expressed in such deed, is deemed to covenant and agree to pay to the Association: (i) annual assessments or charges ("Annual Assessments"); (ii) special assessments ("Special Assessments"); and (iii) specific assessments ("Specific Assessments"), all as herein provided. All such assessments, together with late charges, interest, costs, and reasonable attorney's fees actually incurred shall be a charge on the Unit and shall be a continuing lien upon the Unit against which each assessment is made. Such lien shall be superior to all other liens, except (a) the liens of all taxes, bonds, assessments, and other levies which by law would be superior, and (b) the lien or charge of any first Mortgage of record (meaning any recorded Mortgage with first priority over other Mortgages) made in good faith and for value. Such lien, when delinquent, may be enforced by suit, judgment, and foreclosure in the same manner as Mortgages are foreclosed under South Carolina law. Such amounts shall also be the personal obligation of each Person who was the Owner of such Unit at the time when the assessment fell due and may be collected in the same manner as other debts or liens are collected under South Carolina law. Each Owner and each successor-in-title to the Unit shall be jointly and severally liable for all assessments and charges due and payable at the time of any conveyance. Assessments shall be paid in such manner and on such dates as may be fixed by the Board of Directors; unless otherwise provided, the Annual Assessments shall be paid in equal monthly installments due on the first day of each calendar month. No Owner may exempt such Owner from liability for or otherwise withhold payment of assessments for any reason whatsoever, including, but not limited to, nonuse of the Common Elements, the Association's failure to perform its obligations required under this Master Deed, or inconvenience or discomfort arising from the Association's performance of its duties. The lien provided for herein shall have priority as provided in the Act.

Notwithstanding any other provision of this Master Deed, all Units owned by the Declarant shall be exempt from any and all assessments so long as such Units are owned by the Declarant.

10.3 Delinquent Assessments. All assessments and related charges not paid on or before the due date shall be delinquent, and the Owner shall be in default.

(a) If any monthly installment of Annual Assessments or any part thereof is not paid in full when due or if any other charge is not paid when due, a late charge equal to the greater of ten dollars (\$10.00) or ten percent (10%) of the amount not paid, or such higher amounts as may be authorized by the Act, may be imposed without further notice or warning to the delinquent Owner and interest at the highest rate as permitted by the Act and adopted by resolution of the Board of Directors shall accrue from the due date.

(b) If part payment of assessments and related charges is made, the amount received shall be applied in the following order, and no restrictive language on any check or draft shall be effective to change the order of application:

(i) respectively, to any unpaid late charges, interest charges, and Specific Assessments (including, but not limited to, fines) in the order of their coming due;

(ii) to costs of collection, including reasonable attorney's fees actually incurred by the Association; and

(iii) to any unpaid installments of the Annual Assessment or Special Assessments in the order of their coming due.

(c) If assessments, fines or other charges or any part thereof due from an Owner are not paid when due, a notice of delinquency may be given to that Owner stating that if the assessment, fine or charge remains delinquent for more than ten (10) days from the date of the notice of delinquency, the Board of Directors may accelerate and declare immediately due all of that Owner's unpaid installments of the Annual Assessment and of any Special Assessment. If an Owner fails to pay all assessments and related charges currently due within ten (10) days of the date of the notice of delinquency, the Board of Directors may then accelerate and declare immediately due all installments of the Annual Assessment and of any Special Assessment, without any further notice being given to the delinquent Owner. Upon acceleration, that Owner shall thereby lose the privilege of paying the Annual Assessment in monthly installments for that fiscal year.

(d) If assessments and other charges or any part thereof remain unpaid more than thirty (30) days after the assessment payments first become delinquent, the Association, acting through the Board of Directors, may institute suit to collect all amounts due pursuant to the provisions of the Master Deed, the By-Laws, the Act and South Carolina law and suspend the Owner's and/or Occupant's right to vote and/or to use the Common Elements; provided, however, the Board of Directors may not limit ingress or egress to or from the Unit.

10.4 Computation of Operating Budget and Annual Assessment. The Board has the obligation and duty, prior to the beginning of each fiscal year, to prepare a budget covering the estimated costs of operating the Regime during the coming year. The Board shall cause the budget and notice of the assessments to be levied against each Unit for the following year to be delivered to each member at least thirty (30) days prior to the end of the Association's fiscal year. The Annual Assessment for each Unit (other than Units owned by the Declarant) shall be equal to the amount of the budget approved by the Board multiplied by the percentage of ownership in the Common Elements owned by each Unit (other than Units owned by the Declarant). The budget and the Annual Assessment shall become effective unless disapproved at a duly called and constituted meeting of the Association by a vote of at least fifty-one (51%) of the total eligible voting power of the Association and the Declarant (so long as the Declarant owns any portion of the Regime); provided, however, if a quorum is not obtained at the such meeting, the

budget shall become effective even though a vote to disapprove the budget could not be called at the meeting. Units owned by the Declarant shall not be subject to Annual Assessments or Special Assessments so long as such Units are owned by the Declarant. So long as the Declarant has the right to appoint and remove any member or members of the Board of Directors of the Association under the provisions of Article 21 below, Declarant shall have the option, but shall not be required to, loan funds to the Association to make up any deficits in the budget and shall have the option of charging interest on all funds advanced to the Association used to fund such deficits.

Notwithstanding the foregoing, in the event that the membership disapproves the proposed budget or the Board fails for any reason so to determine the budget for the succeeding year, then and until such time as a budget shall have been determined as provided herein, the budget in effect for the current year shall continue for the succeeding year. In such case, the Board may propose a new budget at any time during the year at a special meeting of the Association. The proposed budget and Annual Assessment shall be delivered to the members at least thirty (30) days prior to the proposed effective date thereof and at least seven (7) days prior to the special meeting. The approval procedure set forth above for budgets considered at annual meetings shall also apply to budgets considered at special meetings.

10.5 Special Assessments. In addition to the Annual Assessment provided for in Section 10.2 above, the Board of Directors may, at any time, and in addition to any other rights it may have, levy a special assessment against all Owners as, in its discretion, it shall deem appropriate. Notice of any such special assessment shall be sent to all Owners prior to becoming effective. Notwithstanding the above, for so long as the Declarant owns any portion of the Regime, all Special Assessments must be consented to by the Declarant prior to becoming effective.

10.6 Specific Assessments. The Board shall have the power to specifically assess expenses of the Association against Units (a) receiving benefits, items, or services not provided to all Units within the Regime that are incurred upon request of the Owner of a Unit for specific items or services relating to the Unit or (b) that are incurred as a consequence of the conduct of less than all Owners, their licensees, invitees, or guests. The Association may also levy or specifically assess any Unit to reimburse the Association for costs incurred in bringing the Unit into compliance with the provisions of the Master Deed, any applicable Supplemental Master Deed, the Articles, the By-Laws, and rules, provided the Board gives prior notice to the Unit Owner and an opportunity for a hearing. In addition, the Association may levy or specifically assess an Owner owning a Licensed Parking Space or having a license to a Licensed Parking Space for the costs incurred by the Association in maintaining the Licensed Parking Space, including the insurance, maintenance and utility expenses associated with the Licensed Parking Space.

10.7 Capital Budget and Contribution. The Board shall annually prepare a capital budget which shall take into account the number and nature of replaceable assets, the expected life of each asset, and the expected repair or replacement cost. The Board shall set the required

capital contribution, if any, in an amount sufficient to permit meeting the projected capital needs of the Association, as shown on the capital budget. The capital contribution required, if any, shall be fixed by the Board and included within the budget and assessment as provided in Section 10.4 of this Article. A copy of the capital budget shall be distributed to each member in the same manner as the operating budget. Notwithstanding any other provisions of this Master Deed, during the time in which the Declarant appoints the directors and officers pursuant to Article 3, Section 3.4 of the By-Laws and Section 21.1 of this Master Deed, the Declarant (a) may collect a non-refundable contribution to the capital fund of the Association from the initial purchaser of each Unit in the amount of one (1) month of the Annual Assessments (in addition to those amounts set forth in Section 10.10), and (b) shall not be required to prepare a capital budget, set any other capital contribution, or otherwise collect amounts for capital reserves. Any capital contribution collected by the Declarant shall not be collected from a Mortgagee which takes title to a Unit pursuant to foreclosure.

10.8 Date of Commencement of Assessments. The obligation to pay assessments shall commence as to a Unit on the date on which such Unit is conveyed to a Person other than the Declarant. The first Annual Assessment levied on each Unit shall be adjusted according to the number of months remaining in the fiscal year at the time assessments commence on the Unit.

10.9 Statement of Account. Any Owner, Mortgagee, or a Person having executed a contract for the purchase of a Unit, or a lender considering a loan to be secured by a Unit, shall be entitled, upon written request, to a statement from the Association setting forth the amount of assessments due and unpaid, including any late charges, interest, fines, or other charges against a Unit. The Association shall respond in writing within ten (10) days of receipt of the request for a statement; provided, however, the Association may require the payment of a reasonable fee as a prerequisite to the issuance of such a statement. Such written statement shall be binding on the Association as to the amount of assessments due on the Unit as of the date specified therein.

10.10 Capitalization of Association. Upon acquisition of record title to a Unit by the first Owner thereof other than the Declarant, a contribution shall be made by or on behalf of the purchaser to the working capital of the Association in an amount equal to two (2) months of the Annual Assessments. This amount shall be in addition to, not in lieu of, the Annual Assessment and shall not be considered an advance payment of such assessment. This amount shall be deposited into the purchase and sales escrow and disbursed therefrom to the Association in a separately designated account. The Association may use the funds to cover operating expenses and other expenses incurred by the Association pursuant to this Master Deed and the By-Laws. The working capital contribution set forth herein is in addition to the required capital contribution set forth in Section 10.7 of this Article.

10.11 Surplus Funds and Common Profits. Common profits from whatever source shall be applied to the payment of Common Expenses. Any surplus funds remaining after the application of such common profits to the payment of Common Expenses shall, at the option of the Board of Directors, be distributed to the Owners, credited to the next assessment chargeable

to the Owners in proportion to the liability for Common Expenses attributable to each Unit, or added to the Association's reserve account.

## ARTICLE 11 INSURANCE

11.1 Insurance. The Association shall obtain and maintain at all times, as a Common Expense, insurance as required by law and as required herein. All such insurance coverage shall be written in the name of the Association as trustee for itself, each of the Owners, and the Mortgagees of Owners, if any. It shall be the duty of the Board of Directors at least every three (3) years to conduct an insurance review to determine if the policy in force is adequate to meet the needs of the Association. Such insurance shall run to the benefit of the Association, the respective Unit Owners, and their respective Mortgagees, as their interests may appear.

(a) To the extent reasonably available at reasonable cost, the Association's insurance policy may cover any of the following types of property contained within a Unit, regardless of ownership:

(i) fixtures, improvements and alterations that are part of the building or structure; and

(ii) appliances which become fixtures, including built-in refrigerating, ventilating, cooking, dishwashing, laundering, security or housekeeping appliances.

If such insurance is not reasonably available, the Association's insurance policy may exclude improvements and betterments made by the individual Unit Owners and may also exclude the finished surfaces of perimeter and partition walls, floors, and ceilings within the Unit (i.e., paint, wallpaper, paneling, other wall covering, tile, carpet and any floor covering; provided, however, floor covering does not mean unfinished hardwood or unfinished parquet flooring), but each Owner shall have the right to obtain additional coverage for such improvements, betterments, or personal property at his or her own expense. The policy may contain a reasonable deductible, and the amount thereof shall be added to the face amount of the policy in determining whether the insurance equals at least the full replacement costs.

(b) The Board of Directors shall utilize every reasonable effort to secure a master policy covering physical damage in an amount equal to full replacement costs of all improvements located on the Regime that will provide the following:

(i) that the insurer waives its rights of subrogation of any claims against the Board of Directors, officers of the Association, the individual Owners, and their respective household members;

(ii) that the master policy on the Regime cannot be canceled, invalidated, or suspended on account of the conduct of any director, officer, or employee of the Association or

the managing agent without a prior demand in writing delivered to the Association and to all Mortgagees of Units to cure the defect and the allowance of a reasonable time thereafter within which the defect may be cured;

(iii) that any "no other insurance" clause contained in the master policy shall expressly exclude individual Unit Owners' policies from its operation;

(iv) that until the expiration of thirty (30) days after the insurer gives notice in writing to the Mortgagee of any Unit, the Mortgagee's insurance coverage will not be affected or jeopardized by any act or conduct of the Owner of such Unit, the other Unit Owners, the Board of Directors, or any of their agents, employees, or household members, nor be canceled for nonpayment of premiums;

(v) that the master policy may not be canceled or substantially modified without at least thirty (30) days prior notice in writing to the Board of Directors and all Mortgagees of Units;

(vi) a construction code endorsement;

(vii) an agreed value endorsement and an inflation guard endorsement; and

(viii) that the deductible amount per occurrence shall not exceed such amount as determined by the Board.

(c) All policies of insurance shall be written with a company licensed to do business in the State of South Carolina and holding a rating of XI or better in the Financial Category as established by A.M. Best Company, Inc., if available, or, if not available, the best rating available. The company shall provide insurance certificates to each Owner and each Mortgagee upon request.

(d) Exclusive authority to adjust losses under policies obtained by the Association shall be vested in the Association's Board of Directors; provided, however, no Mortgagee having an interest in such losses shall be prohibited from participating in the settlement negotiations, if any, related thereto.

(e) In no event shall the insurance coverage obtained and maintained by the Association hereunder be brought into contribution with insurance purchased by individual Unit Owners or their Mortgagees. Each Unit Owner shall notify the Board of Directors of all structural improvements made by the Unit Owner to his Unit. Any Unit Owner who obtains an individual insurance policy covering any portion of the Regime, other than improvements and betterments made by such Owner, shall file a copy of such individual policy or policies with the Board of Directors within thirty (30) days after the purchase of such insurance. Such Owner shall also promptly notify, in writing, the Board of Directors in the event such policy is canceled.

(f) In addition to the insurance required herein above, the Board shall obtain as a Common Expense:

(i) worker's compensation insurance if and to the extent necessary to meet the requirements of law;

(ii) public liability and officers' and directors' liability insurance in such amounts as the Board may determine, but in no event less than One Million (\$1,000,000.00) Dollars per occurrence (such insurance shall contain a cross liability endorsement);

(iii) fidelity bonds, if reasonably available, covering officers, directors, employees, and other persons who handle or are responsible for handling Association funds. Such bonds, if reasonably available, shall be in an amount which in the best business judgment of the Board of Directors reflects the estimated maximum amount of funds, including reserve funds in the custody of the Association at any time during the term of the bond, but not less than two (2) months aggregate assessments, plus reserves on hand as of the beginning of the fiscal year and shall contain waivers of any defense based upon the exclusion of persons serving without compensation; provided, however, fidelity coverage herein required may be reduced based on the implementation of financial controls which take one or more of the following forms: (1) the Association or management company, if any, maintains a separate bank account for the working account and the reserve account, each with appropriate access controls and the bank in which the funds are deposited sends copies of the bank statements directly to the Association; (2) the management company, if any, maintains separate records and bank accounts for each Association that uses its services and the management company does not have the authority to draw checks on, or to transfer funds from, the Association's reserve account; or (3) two (2) members of the Board of Directors must sign any check written on the reserve account;

(iv) flood insurance, to the extent that it is required by law or the Board determines it to be necessary; and

(v) such other insurance as the Board of Directors may determine to be necessary.

(g) Insurance carried by the Association as a Common Expense shall not include part of a Unit not depicted on the Plats and Plans, nor shall the Association include public liability insurance for individual Owners for liability arising within the Unit. Nothing contained herein gives any Owner or other party a priority over the rights of first Mortgagees as to distribution of insurance proceeds.

(h) Every Unit Owner shall be obligated to obtain and maintain at all times insurance covering those portions of his or her Unit to the extent not insured by policies maintained by the Association. Upon request by the Board, the Unit Owner shall furnish a copy of such insurance policy or policies to the Association. In the event that any such Unit Owner fails to obtain insurance as required by this subsection, the Association may purchase such insurance on behalf



of the Unit Owner and assess the cost thereof to the Unit Owner, to be collected in the manner provided for collection of assessments under Article 10 hereof.

(i) In the event of an insured loss, any required deductible shall be considered a maintenance expense to be paid by the person or persons who would be responsible for such loss in the absence of insurance. If the loss affects more than one Unit or a Unit and the Common Elements, the cost of the deductible may be apportioned equitably by the Board among the parties suffering loss in proportion to each affected owner's portion of the total cost of repair. Notwithstanding this, if the insurance policy provides that the deductible will apply to each Unit separately or to each occurrence, each Unit Owner shall be responsible for paying the deductible pertaining to his or her Unit, if any. If any Owner or Owners fail to pay the deductible when required under this subsection, then the Association may pay the deductible and assess the cost to the Owner or Owners pursuant to Article 10 of this Master Deed.

## **ARTICLE 12**

### **REPAIR AND RECONSTRUCTION**

In the event of damage to or destruction of all or any part of the Regime insured by the Association as a result of fire or other casualty, the Board of Directors or its duly authorized agent shall arrange for and supervise the prompt repair and restoration of the structure. Notwithstanding the above, the Association may elect not to proceed with reconstruction and repair if Owners holding eighty percent (80%) of the total votes in the Association, and Eligible Mortgagees representing at least fifty-one (51%) of the Units subject to a Mortgage, so decide.

12.1 Cost Estimates. Immediately after a fire or other casualty causing damage to the Regime, the Board of Directors shall obtain reliable and detailed estimates of the cost of repairing and restoring the structures (including any damaged Unit) to substantially the condition which existed before such casualty, allowing for any changes or improvements necessitated by changes in applicable building codes. Such costs may also include professional fees and premiums for such bonds as the Board of Directors determines to be necessary.

12.2 Source and Allocation of Proceeds. If the proceeds of insurance are not sufficient to defray the estimated costs of reconstruction and repair, as determined by the Board of Directors, or if at any time during the reconstruction and repair or upon completion of reconstruction and repair the funds for the payment of the costs thereof are insufficient, the additional costs shall be assessed against all Owners in proportion to each Owner's respective undivided interest in the Common Elements. This assessment shall not be considered a special assessment. If there is a surplus of funds after repair and reconstruction is completed, such funds shall be common funds of the Association to be used as directed by the Board of Directors.

12.3 Plans and Specifications. Any such reconstruction or repair shall be substantially in accordance with the plans and specifications under which the Regime was originally constructed, except where changes are necessary to comply with current applicable building codes or where improvements not in accordance with the original plans and specifications are

approved by the Board of Directors. To the extent insurance proceeds are available, the Association may reconstruct or repair Owner improvements damaged as a result of fire or other casualty.

12.4 Encroachments. Encroachments upon or in favor of Units which may be created as a result of such reconstruction or repair shall not constitute a claim or basis for any proceeding or action by the Unit Owner upon whose property such encroachment exists, provided that such reconstruction was substantially in accordance with the architectural plans under which the Regime was originally constructed. Such encroachments shall be allowed to continue in existence for so long as the reconstructed building shall stand.

12.5 Construction Fund. The net proceeds of the insurance collected on account of a casualty and the funds collected by the Association from assessments against Unit Owners on account of such casualty shall constitute a construction fund which shall be disbursed in payment of the cost of reconstruction and repair in the manner set forth in this Section to be disbursed by the Association in appropriate progress payments to such contractor(s), supplier(s), and personnel performing the work or supplying materials or services for the repair and reconstruction of the buildings as are designated by the Board of Directors.

### ARTICLE 13 ARCHITECTURAL CONTROL

13.1 Architectural Standards. Except for the Declarant and except as provided herein, no Owner, Occupant, or any other person may make any encroachment onto the Common Elements or Limited Common Elements, or make any exterior change, alteration, or construction (including painting and landscaping), nor erect, place or post any object, sign, antenna, playground equipment, light (except for reasonable seasonal decorative lights during the applicable seasonal period), storm door or window, artificial vegetation, exterior sculpture, fountain, flag, or thing on the exterior of the buildings, in any windows, on any Limited Common Elements, or any other Common Elements, without first obtaining the written approval of the Architectural Review Board (the "**ARB**"). The standard for approval of such improvements shall include, but not be limited to, aesthetic consideration, materials to be used, harmony with the external design of the existing buildings and the location in relation to surrounding structures and topography. Applications for approval of any such architectural modification shall be in writing and shall provide such information as the ARB may reasonably require. The ARB or its designated representative shall be the sole arbiter of such application and may withhold approval for any reason, including purely aesthetic considerations, and it shall be entitled to stop any construction which is not in conformance with approved plans. The Board of Directors or the ARB may publish written architectural standards for exterior and Common Elements alterations or additions, and any request in substantial compliance therewith shall be approved; provided, however, each such requested change shall be in harmony with the external design of the existing buildings and Units and the location in relation to surrounding structures and topography. The ARB may allow such encroachments on the Common Elements and Limited Common Elements as it deems acceptable.

In the event that the ARB fails to approve or to disapprove such application within forty-five (45) days after the application and all information as the ARB may reasonably require have been submitted, its approval will not be required and this subsection (a) will be deemed complied with; provided however, even if the requirements of this subsection are satisfied, nothing herein shall authorize anyone to construct or maintain any structure or improvement that is otherwise in violation of the Master Deed, the By-Laws, or the rules and regulations.

13.2 Architectural Review Board. The ARB shall have exclusive jurisdiction over all construction on any portion of the Regime. For so long as the Declarant owns any portion of the Regime or has the unilateral right to annex additional property to the Regime, the Declarant retains the right to appoint and remove all members of the ARB, who shall serve at the Declarant's discretion. The ARB shall consist of one (1) to three (3) members, with the exact number being set from time to time by and in the sole discretion of the Declarant for so long as the Declarant retains the right to appoint and remove ARB members. There shall be no surrender of these rights prior to their expiration as provided above, except in a written instrument in recordable form executed by Declarant; provided, however, that Declarant may delegate certain authority of the ARB to the Association for such periods of time as Declarant in its sole discretion may decide. Upon expiration or permanent surrender of such rights, the Board shall set the number of members of the ARB and appoint the members of the ARB, who shall thereafter serve and may be removed in the Board's discretion.

13.3 Condition of Approval. As a condition of approval for a requested architectural change, modification, addition, or alteration, an Owner, on behalf of such Owner and such Owner's successors-in-interest, shall assume all responsibilities for maintenance, repair, replacement and insurance of such change, modification, addition, or alteration. In the discretion of the ARB, an Owner may be required to verify such condition of approval by written instrument in recordable form acknowledged by such Owner.

13.4 Limitation of Liability. Review and approval of any application pursuant to this Section is made on the basis of aesthetic considerations only and the Declarant, the Board of Directors, and the ARB shall not bear any responsibility for ensuring the structural integrity or soundness of approved construction or modifications, nor for ensuring compliance with building codes and other governmental requirements. The Declarant, the Association, the Board of Directors, the ARB, and the members of any of the foregoing shall not be held liable for any injury, damages or loss arising out of the manner or quality of approved construction on or modifications to any Unit.

13.5 No Waiver of Future Approvals. Each Owner acknowledges that the members of the Board of Directors and the ARB will change from time to time and that interpretation, application and enforcement of the architectural standards may vary accordingly. The approval of either the Board of Directors or the ARB of any proposals, plans and specifications or drawings for any work done or proposed, or in connection with any other matter requiring the approval and consent of the Board of Directors or the ARB, shall not be deemed to constitute a waiver of any right to withhold approval or consent as to any similar proposals, plans and

specifications, drawings, or matters whatever subsequently or additionally submitted for approval or consent.

13.6 Enforcement. Any construction, alteration, or other work done in violation of this Article shall be deemed to be nonconforming. Upon written request from the ARB, or from the Board of Directors if said authority has been delegated by the Declarant to the Association or Declarant's right under Section 13.2 has expired or been surrendered, Owners shall, at their own cost and expense, remove such construction, alteration, or other work and shall restore the property to substantially the same condition as existed prior to the construction, alteration, or other work. Should an Owner fail to remove and restore as required hereunder, the ARB shall have the right to enter the property, remove the violation and restore the property to substantially the same condition as existed prior to the construction, alteration or other work. All costs thereof, including reasonable attorney's fees, may be assessed against the Unit and collected as an assessment pursuant to this Master Deed. In addition to the foregoing, the ARB shall have the authority and standing, on behalf of the Association, to impose reasonable fines and to pursue all legal and equitable remedies available to enforce the provisions of this Section and its decisions. Any exterior change, alteration, or construction (including landscaping) upon the Common Elements made by an Owner in violation of this Master Deed shall be at such Owner's sole risk and expense. The ARB may require that the Owner remove the change, alteration, or construction and restore the Common Elements to its original condition, or may require that the change, alteration or construction remain on the Common Elements without reimbursement to the Owner for any expense incurred in making the change, alteration or construction.

#### **ARTICLE 14 USE RESTRICTIONS**

Each Owner of a Unit shall be responsible for ensuring that the Owner's family, invitees, guests, tenants and Occupants comply with all provisions of the Regime Instruments and the rules and regulations of the Association. Furthermore, each Owner and Occupant shall always endeavor to observe and promote the cooperative purposes for which the Association was established. In addition to any rights the Association may have against the Owner's family, invitees, guests, tenants or Occupants, as a result of such Person's violation of the Regime Instruments, the Association may take action under this Master Deed against the Owner as if the Owner committed the violation in conjunction with the Owner's family, invitees, guests, tenants or Occupants. Use restrictions regarding the use of Units and the Common Elements are as follows and also as may be adopted by the Board of Directors in accordance with the terms hereof and as specified in the By-Laws.

14.1 Residential Units. All Units shall be used for residential purposes and for ancillary home office uses. A home office use shall be considered ancillary so long as: (a) the existence or operation of the activity is not apparent or detectable by sight, sound, or smell from outside the Unit; (b) the activity conforms to all zoning requirements for the Regime; (c) the activity does not involve regular or unreasonable visitation of the Unit by clients, customers, suppliers, or other invitees, or door-to-door solicitation of residents of the Regime; (d) the

activity does not increase traffic or include frequent deliveries within the Regime other than deliveries by couriers, express mail carriers, parcel delivery services and other such delivery services; (e) the activity is consistent with the primarily residential character of the Regime and does not constitute a nuisance, or a hazardous or offensive use, or threaten the security or safety of other residents of the Regime, as may be determined in the sole discretion of the Board; and (f) the activity does not result in a materially greater use of Common Element facilities or Association services. No other business, trade, or similar activity shall be conducted upon a Unit without the prior written consent of the Board. The terms "business" and "trade," as used in this provision, shall be construed to have their ordinary, generally accepted meanings and shall include, without limitation, any occupation, work, or activity undertaken on an ongoing basis which involves the provision of goods or services to persons other than the provider's family and for which the provider receives a fee, compensation, or other form of consideration, regardless of whether: (a) such activity is engaged in full or part-time, (b) such activity is intended to or does generate a profit, or (c) a license is required.

The leasing of a Unit shall not be considered a business or trade within the meaning of this Section. This Section shall not apply to any activity conducted by the Declarant or a builder approved by the Declarant with respect to its development and sale of the Regime or its use of any Units which it owns within the Regime.

#### 14.2 Intentionally Omitted.

14.3 Alteration of Units. Subject to the other provisions of this Master Deed, Unit Owners may make alterations to the interiors of their Units, relocate the boundaries between adjoining Units, and subdivide their Units as follows:

(a) Alterations of the Interiors of the Units. If any Owner acquires an adjoining Unit, such Owner may (subject to the prior written approval of the Mortgagees of the Units involved, the prior written approval of the Board, and, for so long as the Declarant owns a Unit, the prior written approval of the Declarant) remove all or any part of any intervening partition or to create doorways or other apertures therein, notwithstanding the fact that such partition may, in whole or part, be part of the Common Elements, so long as no portion of any load bearing wall or column is materially weakened or removed and no portion of any Common Elements is damaged, destroyed or endangered, other than that partition and any chutes, flues, conduits, wires or other apparatus contained therein which shall be relocated by such Owner if such facilities serve any other part of the Regime. The alterations permitted by this subsection shall not be deemed an alteration or relocation of boundaries between adjoining Units.

(b) Relocation of Boundaries. For so long as Declarant owns one or more Units, boundaries between adjoining Units may be relocated only with the prior written consent of the Declarant. The Declarant shall have the right to relocate boundaries between Units owned by the Declarant or its affiliates without the approval of the Association, and the Declarant, without the need for further Owner approval, may execute any required amendment to the Master Deed on the Association's behalf pertaining thereto.

(c) Subdivision of Units. An Owner may subdivide his or her Unit only with the prior written consent of the Association acting through the Board and, for so long as the Declarant owns a Unit, the prior written consent of the Declarant. Notwithstanding the above, the Declarant shall have the right to subdivide Units owned by the Declarant or its affiliates without the approval of the Association, and the Declarant, without the need for further Owner approval, may execute any required amendment to the Master Deed on the Association's behalf pertaining thereto. Notwithstanding anything in this Master Deed to the contrary, any Amendment required to provide for subdivision of Units shall set forth the restated percentage interest in the Common Elements attributable to each Unit created by the subdivision, the total of which must equal the percentage interest attributable to the Unit that existed before subdivision. The Owners hereby delegate authorization to the Board of Directors or, the Declarant, for so long as the Declarant owns a Unit, without a membership vote, to restate the percentage interest for purposes of this subsection, in its sole discretion. Notwithstanding anything herein to the contrary, the Board of Directors is not authorized to restate the percentage interest in the Common Elements of a subdivided Unit without the consent of the Declarant, for so long as the Declarant owns any portion of the Regime.

14.4 Use of Common Elements. There shall be no obstruction of the Common Elements, nor shall anything be kept on, parked on, stored on, or removed from any part of the Common Elements without the prior written consent of the Board, except as specifically provided herein. This prohibition shall not apply to the Declarant. With the prior written approval of the Board, and subject to any restrictions imposed by the Board, an Owner or Owners may reserve portions of the Common Elements for use for a period of time as set by the Board. Any such Owner or Owners who reserve a portion of the Common Elements as provided herein shall assume, on behalf of himself/herself/themselves and his/her/their guests, Occupants and family, all risks associated with the use of the Common Elements and all liability for any damage or injury to any person or thing as a result of such use. The Association shall not be liable for any damage or injury resulting from such use unless such damage or injury is caused solely by the willful acts or gross negligence of the Association, its agents or employees.

14.5 Use of Limited Common Elements. Use of the Limited Common Elements is restricted exclusively to the Owners of the Unit to which such Limited Common Elements are assigned, and said Owner's family members, guests, invitees, and Occupants. The Limited Common Elements are reserved for exclusive use, but are a part of the Common Elements, and the restrictions applicable to the Common Elements shall also apply to the Limited Common Elements.

14.6 Prohibition of Damage, Nuisance and Noise. Without the prior written consent of the Board, nothing shall be done or kept on the Regime, or any part thereof, which would increase the rate of insurance on the Regime or any Unit or part thereof, which would be in violation of any statute, rule, ordinance, regulation, permit or other validly imposed requirements of any governmental body, or which would increase the Common Expenses.

Noxious, destructive or offensive activity shall not be carried on upon the Regime. No Owner or Occupant of a Unit may use or allow the use of the Unit or any portion of the Regime at any time, in any way or for any purpose which may endanger the health or unreasonably annoy or disturb or cause embarrassment, discomfort, or nuisance to other Owners or Occupants, or in such a way as to constitute, in the sole opinion of the Board of Directors, a nuisance. Nothing herein, however, shall be construed to affect the rights of an aggrieved Owner to proceed individually for relief from interference with his or her property or personal rights. Notwithstanding anything to the contrary herein, no Owner or Occupant of a Unit may use or allow the use of the Unit, the Common Elements or the Limited Common Elements in any manner which creates noises between the hours of 11:00 p.m. and 7:30 a.m. which can be heard by persons in another Unit that will, in the sole discretion of the Board, interfere with the rights, comfort or convenience of the other Owners or Occupants.

No Owner shall do any work which, in the reasonable opinion of the Board or its designee, would jeopardize the soundness or safety of the Regime or any structure created thereon, would reduce the value thereof, or would impair any easement or other interest in real property thereto, without in every such case the unanimous, prior written consent of all members of the Association and their Mortgagees. No damage to or waste of the Common Elements, or any part thereof, or of the exterior of any building shall be permitted by any Owner or member of his or her family or any invitee or guest of any Owner. Each Owner shall indemnify and hold the Association and the other Owners harmless against all loss to the Association or other Owners resulting from any such damage or waste caused by such Owner, members of his or her family, guests, invitees, or Occupants of his or her Unit.

**14.7 Firearms and Fireworks.** The display or discharge of firearms or fireworks on the Common Elements is prohibited; provided, however, that the display of lawful firearms on the Common Elements is permitted for the limited purpose of transporting the firearms across the Common Elements to or from the Owner's Unit. The term "firearms" includes "B-B" guns, pellet guns, and other firearms of all types, regardless of size.

**14.8 Pets.** No Owner or Occupant of a Residential Unit may keep more than a total of two (2) (in any combination) dogs or cats. An Owner or Occupant may keep in his or her Unit a number of smaller, generally recognized household pets, such as fish or hamsters, subject to such rules and regulations as may be adopted by the Board of Directors. No Owner or Occupant may keep, breed or maintain any pet for any commercial purpose. Pets may not be left unattended outdoors or kept unattended outdoors, including on any terrace or balcony areas. Dogs must be kept on a leash and be under the physical control of a responsible person at all times while on the Common Elements. The owner of the pet or the person responsible for the pet must remove any feces left upon the Common Elements or Limited Common Elements by pets.

**14.9 Parking.** Subject to the provisions of Sections 6.1, 6.2 and 14.5, the Board of Directors may promulgate rules and regulations restricting parking on the Regime, including restricting the number of vehicles which any Owner or Occupant may bring onto the Regime and designating, assigning or selling parking spaces to Owners. This Section 14.9 shall not prohibit

an Owner or Occupant from having service vehicles park temporarily on the property if otherwise in compliance with this Section 14.9 and the rules and regulations adopted by the Board.

If any vehicle is parked on any portion of the Regime in violation of this Section 14.9 or in violation of the Association's rules and regulations or in violation of Section 6.1(c), the Board may place a notice on the vehicle specifying the nature of the violation and stating that after twenty-four (24) hours the vehicle may be towed. The notice shall include the name and telephone number of the person or entity which will do the towing and the name and telephone number of a person to contact regarding the alleged violation. If, twenty-four (24) hours after such notice is placed on the vehicle, the violation continues or thereafter occurs again within six (6) months of such notice, the vehicle may be towed in accordance with the notice, without further notice to the Owner or user of the vehicle.

If a vehicle is parked in a fire lane, is blocking another vehicle or access to another Owner's or Occupant's Unit, is obstructing the flow of traffic, is parked other than in a parking space, is parked in a space which has been assigned or is owned as a Limited Common Element exclusively serving another Unit, or otherwise creates a hazardous condition, no notice shall be required and the vehicle may be towed immediately. If a vehicle is towed in accordance with this subsection, neither the Association nor any officer or agent of the Association shall be liable to any person for any claim of damage as a result of the towing activity. Notwithstanding anything to the contrary herein, the Board may elect to impose fines or use other available sanctions, rather than exercise its authority to tow.

**14.10 Abandoned Personal Property.** Abandoned or discarded personal property, other than an automobile as provided for in Section 14.10, is prohibited from being stored, kept, or allowed to remain for a period of more than twenty-four (24) hours upon any portion of the Common Elements or Limited Common Elements without the prior written permission of the Board.

If the Board or its designee, in its sole discretion, determines that property is kept, stored, or allowed to remain on the Common Elements or Limited Common Elements in violation of this section, then the Board may remove and either discard or store the personal property in a location which the Board may determine.

Prior to taking any such action, the Board shall place a notice on the personal property and/or on the front door of the Unit of the owner of such property, if known, specifying the nature of the violation and stating that after two (2) days the property may be removed and either discarded or stored. The notice shall include the name and telephone number of the person or entity which will remove the property and the name and telephone number of a person to contact regarding the alleged violation.

If two (2) days after such notice is placed on the personal property and/or the front door of the Unit, the violation continues or thereafter occurs again within six (6) months of



such notice, the personal property may be removed in accordance with the original notice, without further notice to the owner or user of the personal property.

Notwithstanding anything to the contrary, the Board, in its discretion, may determine that an emergency situation exists, and the personal property abandoned or stored in violation of this subsection may, without prior notice to the owner or user of the personal property, be removed and either discarded or stored by the Board in a location which the Board may determine; provided, however, the Board shall give to the owner, if known, notice of the removal of the property and the location of the personal property within three (3) days after the personal property is removed.

If personal property is removed in accordance with this subsection, neither the Association nor any officer or agent of the Association shall be liable to any person for any claim of damage resulting from the removal activity. Notwithstanding anything to the contrary herein, the Board may elect to impose fines or use other available sanctions, rather than exercise its authority to remove abandoned or improperly stored personal property, as set forth herein.

14.11 Heating of Units in Colder Months. In order to prevent breakage of water pipes during colder months of the year resulting in damage to any portion of the Regime, increased Common Expenses, and increased insurance premiums or cancellation of insurance policies due to numerous damage claims, the thermostats within the Units shall be maintained with the heat in an "on" position and at a minimum temperature setting of fifty-five degrees (55°) Fahrenheit (except during power failures or periods when heating equipment is broken) whenever the temperature is forecasted to or does reach thirty-two degrees (32°) Fahrenheit or below. Owners and Occupants of Units shall take all steps possible on a timely basis to keep heating equipment, including, but not limited to, the thermostat, in good working order and repair. At any time during the months specified above when the heating equipment is not working properly, the Unit Owner or Occupant shall immediately inform the Association of this failure of the equipment and of the time needed to repair the equipment. The Board of Directors may fine any Owner or Occupant and/or may cause the water service to the violator's Unit to be discontinued for violation of this subsection, in addition to any other remedies of the Association. Any fine imposed pursuant to this subsection shall be deemed an assessment against the Unit and may be collected in the same manner as provided herein for collection of assessments.

14.12 Signs. Except as may be required by legal proceedings, no signs, advertising posters, billboards, canopy or awnings, or any variation of the foregoing of any kind shall be erected, placed, or permitted to remain on the Regime without the prior written consent of the Board or its designee. The Board shall have the right to erect reasonable and appropriate signs on behalf of the Association and to enact reasonable rules and regulations governing the general placement of signs on the Regime. Notwithstanding the restrictions contained in this section, the Declarant may approve and erect signs for the purpose of carrying on business related to the development, improvement and sale of Units in the Regime, and such signs shall not be subject to approval or regulation by the Association or by the Board.

14.13 Rubbish, Trash, and Garbage. All rubbish, trash, and garbage shall be regularly removed from the Unit and shall not be allowed to accumulate therein. No garbage or trash shall be placed on the Common Elements or Limited Common Elements outside the Unit, temporarily or otherwise, except as provided herein. Rubbish, trash, and garbage shall be disposed of in closed plastic bags and placed in proper receptacles designated by the Board for collection or shall be removed from the Regime. Garbage to be recycled shall be disposed of as instructed by the Board.

14.14 Impairment of Units and Easements. An Owner shall not directly or indirectly engage in any activities or work that will impair the structural soundness or integrity of another Unit, Limited Common Element, or Common Element or impair any easement or other interest in real property, nor shall an Owner engage in any activities or allow any condition to exist which will adversely affect any other Unit, Limited Common Element, or Common Element or their Owners, Occupants or licensees.

14.15 Unightly or Unkempt Conditions. The pursuit of hobbies or other activities, which might tend to cause disorderly, unsightly, or unkempt conditions, shall not be pursued or undertaken on any part of the Regime. Clothing, bedding, rugs, mops, appliances, indoor furniture, and other household items shall not be placed or stored outside the Unit.

14.16 Garage Sales. Garage sales, yard sales, flea markets, or similar activities are prohibited.

14.17 Window Treatments. Unless otherwise approved in writing by the Board, all windows which are part of a Unit shall have window treatments and any portion thereof visible from outside the Unit shall be white or off-white in color.

14.18 Antennas and Satellite Equipment. Unless otherwise approved in writing by the Board, and subject to any relevant federal, state or local law, no Owner, Occupant, or any other Person shall place or maintain any type of exterior television or radio antenna, or satellite equipment on the Regime. This provision shall not, however, prohibit the Association from constructing or maintaining a central antenna or communications system on the Regime for the benefit of its members. Notwithstanding the foregoing, the Association shall regulate antennas, satellite dishes, or any other apparatus for the transmission or reception of television, radio, satellite, or other signals of any kind only in strict compliance with all federal laws and regulations. 14.19 Elevators. The Board shall have the right to promulgate rules and regulations regarding use of any elevators.

14.20 Time Sharing. Notwithstanding anything herein to the contrary, no Unit shall be used for or subject to any type of Vacation Time Sharing Ownership Plan, Vacation Time Sharing Lease Plan, or Vacation Time Sharing Plan, as defined by the South Carolina Code of Laws, Section 27-32-10, et seq., as amended, or any subsequent laws of the State of South Carolina dealing with a vacation time share ownership or leasing plan, unless the Owner of said

Unit has obtained the prior written approval of the Board and, for so long as the Declarant owns a Unit, the prior written consent of the Declarant.

## ARTICLE 15 LEASING

The Board shall have the power to make and enforce reasonable rules and regulations and to fine, in accordance with the Master Deed and By-Laws, in order to enforce the provisions of this Section.

15.1 Definition. "**Leasing**," for purposes of this Master Deed, is defined as regular, exclusive occupancy of a Unit by any person or persons other than the Owner for which the Owner receives any consideration or benefit, including, but not limited to, a fee, service, gratuity, or emolument.

15.2 Leasing Provisions. Leasing of Units shall be governed by the following provisions:

(a) General. Units may be leased only in their entirety; no fraction or portion may be leased without prior written approval of the Board. All rentals must be for an initial term of no less than one (1) year. All leases shall be in writing and in a form approved by the Board prior to the effective date of the lease. The Board may maintain and, upon request, provide a form which is deemed acceptable. There shall be no subleasing of Units or assignment of leases unless prior written approval is obtained from the Board of Directors. Within seven (7) days after executing a lease agreement for the lease of a Unit, the Unit Owner shall provide the Board of Directors with a copy of the lease and the name of the lessee and all other people occupying the Unit. The Unit Owner must make available to the lessee copies of the Master Deed, By-Laws, and the rules and regulations.

(b) Compliance With Master Deed, By-Laws, and Rules and Regulations, Use of Common Elements, and Liability for Assessments. Any lease of a Unit shall be deemed to contain the following provisions, whether or not expressly therein stated, and each Owner and each lessee, by occupancy of a Unit, covenants and agrees that any lease of a Unit shall contain the following language and agrees that if such language is not expressly contained therein, then such language shall be incorporated into the lease by existence of this covenant on the Unit;

(i) Compliance With Master Deed, By-Laws, and Rules and Regulations. The lessee shall comply with all provisions of the Master Deed, By-Laws, and rules and regulations adopted pursuant thereto and shall control the conduct of all other Occupants and guests of the leased Unit in order to ensure compliance with the foregoing. The Owner shall cause all Occupants of his or her Unit to comply with the Master Deed, By-Laws, and the rules and regulations adopted pursuant thereto, and shall be responsible for all violations by such Occupants, notwithstanding the fact that such Occupants of the Unit are fully liable and may be sanctioned for any violation of the Master Deed, By-Laws, and rules and regulations adopted

pursuant thereto. In the event that the lessee, or a person living with the lessee, violates the Master Deed, By-Laws, or a rule or regulation for which a fine is imposed, notice of the violation shall be given to the Owner and the lessee, and such fine shall be assessed against the lessee in accordance with Article 3, Section 3.23 of the By-Laws. If the fine is not paid by the lessee within the time period set by the Board, the Board may assess the fine against the Owner and the Owner shall pay the fine upon notice from the Association of the lessee's failure to pay the fine. Unpaid fines shall constitute a lien against the Unit.

Any violation of the Master Deed, By-Laws, or rules and regulations adopted pursuant thereto by the lessee, any Occupant, or any person living with the lessee, is deemed to be a default under the terms of the lease and authorizes the Owner to terminate the lease without liability and to evict the lessee in accordance with South Carolina law. The Owner hereby delegates and assigns to the Association, acting through the Board, the power and authority of enforcement against the lessee for breaches resulting from the violation of the Master Deed, By-Laws, and the rules and regulations adopted pursuant thereto, including the power and authority to evict the lessee as attorney-in-fact on behalf and for the benefit of the Owner, in accordance with the terms hereof. In the event the Association proceeds to evict the lessee, any costs, including attorney's fees and court costs, associated with the eviction shall be an assessment and lien against the Unit.

(ii) Use of Common Elements. Except where the Owner also occupies the Unit, the Owner transfers and assigns to the lessee, for the term of the lease, any and all rights and privileges that the Owner has to use the Common Elements of the Regime, including, but not limited to, the use of any and all recreational facilities.

(iii) Liability for Assessments. When a Unit Owner who is leasing his or her Unit fails to pay any annual special, or specific assessment or any other charge for a period of more than thirty (30) days after it is due and payable, then the delinquent Owner hereby consents to the assignment of any rent received from the lessee during the period of delinquency, and, upon request by the Board, lessee shall pay to the Association all unpaid annual, special, and specific assessments and other charges payable during and prior to the term of the lease and any other period of occupancy by lessee. However, lessee need not make such payments to the Association in excess of, or prior to the due dates for, monthly rental payments unpaid at the time of the Board's request. All such payments made by lessee shall reduce, by the same amount, lessee's obligation to make monthly rental payments to lessor. If lessee fails to comply with the Board's request to pay assessments or other charges, lessee shall pay to the Association all amounts authorized under this Master Deed as if lessee were an Owner. The above provision shall not be construed to release the Owner from any obligation, including the obligation for assessments, for which he or she would otherwise be responsible.

This Article 15 shall not apply to any leasing transaction entered into by the holder of any first Mortgage on a Unit who becomes the Owner of a Unit through foreclosure or any other means pursuant to the satisfaction of the indebtedness secured by such Mortgage.

## ARTICLE 16 SALE OF UNITS

A Unit Owner intending to make a transfer or sale of a Unit or any interest in a Unit shall give written notice to the Board of such intention within seven (7) days after execution of the transfer or sales documents. The Unit Owner shall furnish to the Board as part of the notice (i) the name and address of the intended grantee; and (ii) such other information as the Board may reasonably require. This Article shall not be construed to create a right of first refusal in the Association or in any third party.

Within seven (7) days after receiving title to a Unit, the purchaser of the Unit shall give written notice to the Board of his or her ownership of the Unit. Upon failure of a Owner to give the required notice within the seven-day time period provided herein, the Board may levy fines against the Unit and the Owner thereof, and assess the Owner for all costs incurred by the Association in determining his or her identity.

## ARTICLE 17 MAINTENANCE RESPONSIBILITY

17.1 By the Owner. Each Owner shall have the obligation to maintain and keep in good repair all portions of his or her Unit and all improvements made to the Limited Common Elements assigned to the Unit. This maintenance responsibility shall include, but not be limited to the following: window locks, all doors, doorways, door frames, and hardware that are part of the Unit (except for periodic painting or staining of the exterior surface of exterior doors and entry doors and door frames facing the hallway of the Regime); all portions of the heating and air conditioning system, including the air conditioning compressor serving the Unit and the fan coil; and all pipes, lines, ducts, conduits, or other apparatus which serve only the Unit, whether located within or without a Unit's boundaries (including all gas, electricity, water, sewer, or air conditioning pipes, lines, ducts, conduits, or other apparatus serving only the Unit). Notwithstanding anything herein to the contrary, this maintenance responsibility excludes windows, window frames and casings.

(a) Some Units contain interior support beams which are load bearing beams. No Owner or Occupant shall do any act which jeopardizes or impairs the integrity of such beams.

(b) In addition, each Unit Owner shall have the responsibility:

(i) to keep in a neat, clean and sanitary condition any Limited Common Elements serving his or her Unit including, without limitation, terraces and balconies;

(ii) to perform his or her responsibility in such manner so as not to unreasonably disturb other persons in other Units;

(iii) to report promptly to the Association or its agent any defect or need for repairs for which the Association is responsible; and

(iv) to pay for the cost of repairing, replacing or cleaning up any item which is the responsibility of the Unit Owner but which responsibility such Owner fails or refuses to discharge (which the Association shall have the right, but not the obligation, to do), or to pay for the cost of repairing, replacing, or cleaning up any item which, although the responsibility of the Association, is necessitated by reason of the willful or negligent act of the Unit Owner, his or her family, invitees, tenants or guests, with the cost thereof to be added to and become part of the Unit Owner's next chargeable assessment.

17.2 By the Association.

(a) The Association shall maintain and keep in good repair as a Common Expense the "Area of Common Responsibility," which includes the following:

(i) all Common Elements, including any Limited Common Elements, but excluding all improvements made to such Limited Common Elements; provided, however, the cost of maintenance and repair of Limited Common Elements may be assessed against the Unit Owner to whom the Limited Common Element is assigned under Section 8.3 of this Master Deed. Notwithstanding anything contained herein to the contrary, the area of Common Responsibility shall include the paving, curbing and striping of any parking spaces within the Regime and maintaining any garages located within the Regime, including those Licensed Parking Spaces licensed as Limited Common Elements to individual Owners.

(ii) periodic cleaning and/or painting and/or staining of exterior surfaces of the building and of exterior doors and door frames and entry doors and door frames facing the hallway of the Regime, as determined appropriate by the Board; and

(iii) all windows, window frames and casings (except window locks), and the electronic entry keypad located in the Unit which was installed during the original construction of the Unit, if any, even though they are part of the Unit, the cost of which may be assessed against the Unit in which the item is located, pursuant to Section 8.3 of this Master Deed.

(b) Subject to the maintenance responsibilities herein provided, the maintenance or repair performed on or to the Common Elements by an Owner or Occupants which is the responsibility of the Association hereunder (including, but not limited to landscaping of Common Elements) shall be performed at the sole expense of such Owner or Occupant, and the Owner or Occupant shall not be entitled to reimbursement from the Association even if the Association accepts the maintenance or repair.

(c) The Association shall not be liable for injury or damage to person or property caused by the elements or by the Owner of any Unit, or any other person, or resulting from any utility, rain, snow or ice which may leak or flow from any portion of the Common Elements or

from any pipe, drain, conduit, appliance or equipment which the Association is responsible to maintain hereunder. The Association shall not be liable to the Owner of any Unit or such Owner's Occupant, guest, invitee, or family, for loss or damage, by theft or otherwise, of any property which may be stored in or upon any of the Common Elements. The Association shall not be liable to any Owner, or any Owner's Occupant, guest, invitee, or family for any damage or injury caused in whole or in part by the Association's failure to discharge its responsibilities under this Article where such damage or injury is not a foreseeable, natural result of the Association's failure to discharge its responsibilities. No diminution or abatement of assessments shall be claimed or allowed by reason of any alleged failure of the Association to take some action or perform some function required to be taken or performed by the Association under this Master Deed, or for inconvenience or discomfort arising from the action taken by the Association to comply with any law, ordinance, or with any order or directive of any municipal or other governmental authority.

(d) The Association shall repair incidental damage to any Unit resulting from performance of work which is the responsibility of the Association. As finished levels can have varying degrees, such repairs will be complete only to the extent of being "paint-ready." Components that may require repair or replacement, such as tile and trim, will be reinstated only to the extent that matching or similar materials are readily available at reasonable costs, as determined in the sole discretion of the Board. Accessibility around personal belongings for workers to perform such repairs is the responsibility of the Unit Owner or Occupant. Removal, storage or other protective measures of personal items are also the responsibility of the Unit Owner or Occupant. If the removal, storage, or other protective measures are not taken by the Unit Owner or Occupant and damage occurs due to the repair process, neither the Association nor the Board will be liable for such damage. Upon completion of such repairs the Association will perform cursory cleaning, but shall not be responsible for a detailed cleaning. The Board has sole discretion of defining what is reasonable for the level, quality and extent of the repair and subsequent cleaning. In performing its responsibilities hereunder, the Association shall have the authority to delegate to such persons, firms or corporations of its choice, such duties as are approved by the Board of Directors.

17.3 Failure to Maintain. If the Board of Directors determines that any Owner has failed or refused to discharge properly such Owner's obligation with regard to the maintenance, repair, or replacement of items of which such Owner is responsible hereunder, then the Association shall give the Owner written notice of the Owner's failure or refusal and of the Association's right to provide necessary maintenance, repair, or replacement at the Owner's cost and expense. The notice shall set forth with reasonable particularity the maintenance, repair, or replacement deemed necessary by the Board of Directors. Unless the Board of Directors determines that an emergency exists, the Owner shall have ten (10) days within which to complete maintenance or repair, or if the maintenance or repair is not capable of completion within such time period, to commence replacement or repair within ten (10) days. If the Board of Directors determines that: (i) an emergency exists or (ii) that an Owner has not complied with the demand given by the Association as herein provided, the Association may provide any such

maintenance, repair, or replacement at the Owner's sole cost and expense, and such costs shall be an assessment and a lien against the Unit.

17.4 Maintenance Standards and Interpretation. The maintenance standards and the enforcement thereof and the interpretation of maintenance obligations under this Master Deed may vary from one term of the Board of Directors to another. These variances shall not constitute a waiver by the Board of Directors of the right to adopt and enforce maintenance standards under this Section. No decision or interpretation by the Board of Directors shall constitute a binding precedent with respect to subsequent decisions or interpretations of the Board of Directors. All maintenance of a Unit shall be in conformance with the Community-Wide Standard of the Association. No Owner shall perform any maintenance which may result in a change or alteration to the exterior of the Unit without the prior written approval of the Board of Directors as provided in Article 13 hereof.

17.5 Measures Related to Insurance Coverage. The Board, upon resolution, shall have the authority to require all or any Unit Owner(s) to do any act or perform any work involving portions of the Regime which are the maintenance responsibility of the Unit Owner, which will, in the Board's sole discretion, decrease the possibility of fire or other damage in the Regime, reduce the insurance premium paid by the Association for any insurance coverage or otherwise assist the Board in procuring or maintaining such insurance coverage. This authority shall include, but need not be limited to, requiring all Owners to turn off cut-off valves, which may now or hereafter be installed, during winter months for outside water spigots; requiring Owners to insulate pipes sufficiently or take other preventive measures to prevent freezing of water pipes; requiring Owners to install and maintain smoke detectors; requiring Owners to make improvements to the Owner's Unit; and such other measures as the Board may reasonably require so long as the cost of such work does not exceed five hundred and no/100 dollars (\$500.00) per Unit in any twelve (12) month period.

In addition to, and not in limitation of, any other rights the Association may have, if any Unit Owner does not comply with any reasonable requirement made by the Board pursuant to this Section 17.5 above, the Association, upon fifteen (15) days' written notice (during which period the Unit Owner may perform the required act or work without further liability), may perform such required act or work at the Unit Owner's sole cost. Such cost shall be an assessment and a lien against the Unit as provided herein. The Association shall have all rights necessary to implement the requirements mandated by the Board pursuant to this Section 17.5, including, but not limited to, a right of entry during reasonable hours and after reasonable notice to the Owner or Occupant of the Unit, except that access may be had at any time without notice in an emergency situation.

## ARTICLE 18 PARTY WALLS

18.1 General Rules of Law to Apply. Each wall built as a part of the original construction of the Units which shall serve and separate any two (2) adjoining Units shall



constitute a party wall and, to the extent not inconsistent with the provisions of this Article, the general rules of law regarding party walls and liability for property damage due to negligent or willful acts or omissions shall apply thereto.

18.2 Sharing of Repair and Maintenance. The cost of reasonable repair and maintenance of a party wall shall be shared by the Owners who make use of the wall in equal proportions.

18.3 Damage and Destruction. If a party wall is destroyed or damaged by fire or other casualty, then to the extent that such damage is not covered by insurance and repaired out of the proceeds of insurance, any Owner or Owners who have benefited by the wall may restore it, and the Association shall reimburse said Owner(s) for the cost incurred, without prejudice, however, to the Association's right to seek reimbursement from or withhold payment to the Owners or others under any rule of law or provision in this Master Deed regarding liability for negligent or willful acts or omissions.

18.4 Right to Contribution Runs With Land. The right of any Owner to contribution from any other Owner under this Article shall be appurtenant to the land and shall pass to such Owner's successors-in-title.

## ARTICLE 19 EMINENT DOMAIN

In the event of a taking by eminent domain of any portion of the Common Elements on which improvements have been constructed, then, unless within 60 days after such taking at least seventy-five percent (75%) of the total Association vote shall otherwise agree, the Association shall restore or replace such improvements so taken on the remaining land included in the Common Elements to the extent lands are available therefor. The provisions of Article 5 above, applicable to Common Elements improvements damage, shall govern replacement or restoration and the actions to be taken in the event that the improvements are not restored or replaced.

## ARTICLE 20 MORTGAGEE RIGHTS

20.1 Amendments to Documents. The consent of (a) Members holding at least sixty-seven percent (67%) of the total eligible voting power of the Association, (b) the Declarant, so long as the Declarant owns any portion of the Regime, and (c) Eligible Mortgagees representing at least fifty-one percent (51%) of the total voting power attributable to Units subject to a Mortgage held by an Eligible Mortgagee, shall be required to amend materially any provisions of this Master Deed, the By-Laws, or Articles of Incorporation, or to add any material provisions thereto which establish, provide for, govern, or regulate any of the following:

- (a) voting;

(b) assessments (including any increase in the annual assessment by more than twenty-five percent (25%) of the previous year's assessment), assessment liens, or subordination of such liens;

(c) reserves for maintenance, repair, and replacement of the Common Elements;

(d) responsibility for maintenance and repair of the Regime;

(e) redefining of Unit boundaries;

(f) expansion or contraction of the Regime or the addition, annexation, or withdrawal of property to or from the Regime in a manner other than as provided herein;

(g) insurance or fidelity bonds;

(h) leasing of Units;

(i) imposition of any right of first refusal or similar restriction of the right of any Owner to sell, transfer, or otherwise convey his or her Unit;

(j) establishment of self-management by the Association where professional management has been required by an Eligible Mortgagee;

(k) repair or restoration of the Regime (after damage or partial condemnation) in a manner other than as provided herein; or

(l) any provisions included in the Master Deed, By-Laws, or Articles of Incorporation which are for the express benefit of holders, guarantors, or insurers of first Mortgages on Units.

The provisions of this Section shall not be construed to reduce the percentage vote that must be obtained from Mortgagees or Unit Owners where a larger percentage vote is otherwise required by the Act or the Regime Instruments for any of the actions contained in this Section.

20.2 Mortgagee Consent. Unless at least sixty-seven percent (67%) of the first Mortgagees and Unit Owners other than Declarant, and the Declarant for so long as it owns any portion of the Regime, give their consent, the Association or the membership shall not:

(a) by act or omission seek to abandon or terminate the Regime;

(b) except as provided herein and in the Act for condemnation, substantial damage and destruction, and annexation of additional property to the Regime, change the pro rata interest or obligations of any individual Unit for the purpose of (1) levying assessments or changes or allocating distributions of hazard insurance proceeds or condemnation awards; or (2) determining the pro rata share of ownership of each Unit in the Common Elements;

(c) partition or subdivide any Unit;

(d) by act or omission seek to abandon, partition, subdivide, encumber, sell, or transfer the Common Elements (the granting of easements or licenses, as authorized herein, shall not be deemed a transfer within the meaning of this clause); or

(e) use hazard insurance proceeds for losses to any portion of the Regime (whether to Units or to Common Elements) for other than the repair, replacement, or reconstruction of such portion of the Regime.

The provisions of this Section shall not be construed to reduce the percentage vote that must be obtained from Mortgagees or Unit Owners where a larger percentage vote is otherwise required by the Act or the Regime Instruments for any of the actions contained in this Section.

20.3 Liability of First Mortgagees. Where the Mortgagee holding a first Mortgage of record or other purchaser of a Unit obtains title pursuant to judicial or nonjudicial foreclosure of the Mortgage, it shall not be liable for the share of the Common Expenses or assessments by the Association chargeable to such Unit which became due prior to such acquisition of title. Such unpaid share of Common Expenses or assessments shall be deemed to be Common Expenses collectible from Owners of all the Units, including such acquirer, its successors and assigns. Additionally, such acquirer shall be responsible for all charges accruing subsequent to the passage of title, including, but not limited to, all charges for the month in which title is passes.

20.4 Mortgagee Notice. Upon written request to the Association, identifying the name and address of the holder and the Unit number or address, any Eligible Mortgagee will be entitled to timely written notice of:

(a) any condemnation loss or any casualty loss which affects a material portion of the Regime or any Unit on which there is a first Mortgage held by such Eligible Mortgagee;

(b) any delinquency in the payment of assessments or charges owed by an Owner of a Unit subject to a first Mortgage held by such Eligible Mortgagee which remains unsatisfied for a period of sixty (60) days; and any default in the performance by an individual Unit Owner of any other obligation under the Regime Instruments which is not cured within sixty (60) days;

(c) any lapse, cancellation, or material modification of any insurance policy or fidelity bond maintained by the Association; or

(d) any proposed action which would require the consent of a specified percentage of Eligible Mortgagee, as specified herein.

20.5 Financial Statements. Any holder of a first Mortgage shall be entitled, upon written request, to receive within a reasonable time after request, a copy of the financial

statement of the Association for the immediately preceding fiscal year, free of charge to the Mortgagee so requesting.

20.6 Additional Mortgagee Rights. Notwithstanding anything to the contrary herein contained, the provisions of Articles 15 and 16 governing sales and leases shall not apply to impair the right of any first Mortgagee to:

- (a) foreclose or take title to a Unit pursuant to remedies contained in its Mortgage; or
- (b) take a deed or assignment in lieu of foreclosure; or
- (c) sell, lease, or otherwise dispose of a Unit acquired by the Mortgagee.

20.7 Notice to Association. Upon request, each Owner shall be obligated to furnish to the Association the name and address of the holder of any Mortgage encumbering such Owner's Unit.

20.8 Failure of Mortgagee to Respond. Any Mortgagee who receives a written request from the Board to respond to or consent to any action shall be deemed to have approved such action if the Association does not receive a written response from the Mortgagee within 30 days of the date of the Association's request, provided such request is delivered to the Mortgagee by certified or registered mail, return receipt requested.

20.9 Construction of Article. Nothing contained in this Article shall be construed to reduce the percentage vote that must otherwise be obtained under the Master Deed, By-Laws, or South Carolina law for any of the acts set out in this Article.

## ARTICLE 21 DECLARANT RIGHTS

21.1 Right to Appoint and Remove Directors. The Declarant shall have the right to appoint and remove any member or members of the Board of Directors of the Association subject to such limitations as set forth below. The Declarant's authority to appoint and remove members of the Board of Directors of the Association shall expire on the first to occur of the following events:

- (a) twelve (12) months after the Declarant ceases to own both (i) seventy-five percent (75%) of the Units in the Phase I and Phase II and (ii) any property located in Phase I and Phase II;
- (b) the expiration of five (5) years after the date upon which this Master Deed is recorded in the Charleston County land records;
- (c) the expiration of five (5) years after the date upon which an amendment to this Master Deed pursuant to Section 7.6 is recorded in the Charleston County land records; and

(d) the date on which the Declarant voluntarily relinquishes such right by executing and recording an amendment to this Master Deed, which shall become effective as specified in such amendment.

21.2 Number and Terms of Directors Appointed by Declarant. The Board of Directors of the Association shall be comprised initially of no more than three (3) Directors, who shall be appointed and/or reappointed by the Declarant, whose terms shall expire at the time of expiration of the rights of Declarant above.

21.3 Sale and Leasing of Units. Notwithstanding anything to the contrary contained herein, Declarant shall have the right to sell or lease Units and to erect and maintain signs to facilitate such sales or leases as it, in its sole discretion, deems appropriate and shall not be required to comply with the provisions of this Master Deed regarding signs and sales and leases.

21.4 Construction and Sale Period. Notwithstanding any provisions in this Master Deed, the By-Laws, Articles of Incorporation, use restrictions, rules and regulations, design guidelines, any amendments thereto, and related documents, for so long as Declarant owns any portion of the Regime, it shall be expressly permissible for Declarant and any builder or developer approved by Declarant to maintain and carry on, upon such portion of the Regime as Declarant may deem necessary, such facilities and activities as in the sole opinion of Declarant may be required, convenient, or incidental to Declarant's and such builder's or developer's development, construction, and sales activities related to property described on Exhibits "A" and "A-1" to this Master Deed, including, but without limitation, the right of access, ingress or egress for vehicular and pedestrian traffic over, under, on or in the Regime; the right to tie into any portion of the Regime with streets, driveways, parking areas and walkways; the right to tie into and/or otherwise connect and use (without a tap-on or any other fee for so doing), install, lay, replace, relocate, maintain and repair any device which provides utility or similar services including, without limitation, electrical, telephone, natural gas, water, sewer and drainage lines and facilities constructed or installed in, on, under and/or over the Regime; the right to carry on sales and promotional activities in the Regime; and the right to construct and operate business offices, signs, construction trailers, model Units, and sales offices. Declarant and any such builder or developer may use Units or offices owned or leased by Declarant or such builder or developer as model Units and sales offices. Rights exercised pursuant to such reserved easement shall be exercised with a minimum of interference to the quiet enjoyment of affected property, reasonable steps shall be taken to protect such property, and damage shall be repaired by the Person causing the damage at its sole expense.

## ARTICLE 22 EASEMENTS

22.1 Use and Enjoyment. Each Unit Owner and Occupant shall have a right and easement of use and enjoyment in and to the Common Elements (including the right of access, ingress and egress to and from his or her Unit over those portions of the Regime designated for such purposes), and such easement shall be appurtenant to and shall pass with the title to each

Unit, subject, however, (i) to the rights of the Unit Owners to the exclusive use of the Limited Common Elements assigned to their respective Units; (ii) to the right of the Association to control the use and enjoyment of the Common Elements as provided by the terms of this Master Deed including, but not limited to, the right of the Association to suspend voting and use privileges as provided herein; and (iii) to the general terms and conditions of this Master Deed. Every portion of a Unit and all Limited Common Elements contributing to the support of an abutting Unit shall be burdened with an easement of support for the benefit of such abutting Unit.

22.2 Utilities. To the extent that the sprinkler system or any utility line, pipe, wire, or conduit serving any Unit, Units or the Common Elements shall lie wholly or partially within the boundaries of another Unit or the Common Elements, such other Unit, Units, or the Common Elements shall be burdened with an easement for the use, maintenance, repair and replacement of such sprinkler system, utility line, pipe, wire or conduit, such easement to be in favor of the Unit, Units, or Common Elements served by the same and the Association. It shall be the obligation of the benefited Owner to maintain, replace and repair any pipe, line, conduit, duct or wire owned by such Owner, even if such pipe, line, conduit, duct or wire is located in the Unit of another Owner. In such circumstance, the benefited Owner shall repair all incidental damage to any Unit or the Common Elements resulting from performance of any such work. All Unit Owners hereby covenant and agree that as finished levels can have varying degrees, such repairs will be complete only to the extent of being "paint-ready". Components that may require repair or replacement, such as tile or trim, will be reinstated only to the extent that matching or similar materials are readily available at reasonable costs, as determined in the sole discretion of the Board.

22.3 Pest Control. The Association may, but shall not be obligated to, dispense chemicals for the extermination of insects and pests within the Units and Common Elements. In the event the Association chooses to provide such pest control, the Association and its duly authorized contractors, representatives, and agents shall have an easement to enter Units for the purpose of dispensing chemicals for the exterminating of insects and pests within the Units and Common Elements. Each Unit Owner shall either provide a key to the Unit for purpose of such entry or have someone available at such times as are designated by the Board of Directors to allow entry into the Unit for this purpose. The Association shall not be liable for any illness, damage, or injury caused by the dispensing of these chemicals for this purpose.

22.4 Declarant Easements. For so long as Declarant owns any Unit primarily for the purpose of sale, Declarant and its duly authorized contractors, representatives, agents, and employees shall have: (a) an easement for the maintenance of signs, a sales office, a business office, promotional facilities and model Units on the Regime, together with such other facilities as in the opinion of Declarant may be reasonably required, convenient or incidental to the completion, renovation, improvement, development or sale of the Unit; (b) a transferable easement on, over, through, under and across the Common Elements and Limited Common Elements for the purpose of making improvements on the Regime or any portion thereof, for the

purpose of installing, replacing, repairing and maintaining all utilities serving the Regime, and for the purpose of doing all things reasonably necessary and proper in connection therewith; and (c) a transferable easement four (4) feet from the ceiling of a Regime Unit down into such Regime Unit for the purpose of making improvements to and installing all utility lines, pipes, wires, conduits and ducts serving the Regime Unit above such Unit and for the purpose of doing all things reasonably necessary and proper in connection therewith

## ARTICLE 23 GENERAL PROVISIONS

23.1 Security. The Association may, but shall not be required to, from time to time, provide measures or take actions which directly or indirectly improve safety on the Regime; however, each Owner, on behalf of such Owner and the Occupants, guests, licensees, and invitees, of the Unit acknowledges and agrees that the Association is not a provider of security and shall have no duty to provide security in and to the Regime. It shall be the responsibility of each Owner to protect such Owner's persons and property and all responsibility to provide security shall lie solely with each Unit Owner. The Association shall not be held liable for any loss or damage by reason of failure to provide adequate security or ineffectiveness of safety measures undertaken.

Neither the Association nor the Declarant shall in any way be considered insurers or guarantors of security within the Regime, nor shall any of them be held liable for any loss or damage by reason of failure to provide adequate security or ineffectiveness of security measures undertaken. No representation or warranty is made that any security system or measures cannot be compromised or circumvented, nor that any such systems or security measures undertaken will in all cases prevent loss or provide the detection or protection for which the system is designed or intended. Each Owner acknowledges, understands and covenants to inform its tenants and all Occupants of its Unit that the Association, its Board of Directors and committees, and Declarant are not insurers and that each Person using the Regime assumes all risks of personal injury and loss or damage to property, including Units and the contents of Units, resulting from acts of third parties.

23.2 Implied Rights. The Association may exercise any right or privilege given to it expressly by this Master Deed, the By-Laws, the Articles of Incorporation, any use restriction or rule, and every other right or privilege reasonably to be implied from the existence of any right or privilege given to it therein or reasonably necessary to effectuate any such right or privilege.

### 23.3 Amendment.

(a) By Declarant. For so long as the Declarant has the right to appoint and remove directors of the Association as provided in this Master Deed, the Declarant may unilaterally amend this Declaration for any purpose. Thereafter, the Declarant may unilaterally amend this Declaration at any time and from time to time if such amendment is necessary (i) to bring any provision into compliance with any applicable governmental statute, rule, regulation, or judicial

determination; (ii) to enable any reputable title insurance company to issue title insurance coverage on the Units; (iii) to enable any institutional or governmental lender, purchaser, insurer or guarantor of Mortgage loans, including, for example, the Federal National Mortgage Association or Federal Home Loan Mortgage Corporation, to make, purchase, insure or guarantee Mortgage loans on the Units; or (iv) to satisfy the requirements of any local, state or federal governmental agency. However, any such amendment shall not adversely affect the title to any Unit unless the Owner shall consent in writing.

(b) By Members. Except where a higher vote is required for action under any other provisions of this Master Deed or by the Act, in which case such higher vote shall be necessary to amend such provision, this Master Deed may be amended by the written consent of the Members of the Association holding two-thirds (2/3) of the total vote thereof, and the consent of the Declarant for so long as the Declarant owns a Unit or has the right to appoint a majority of the directors of the Association. Notice of any meeting at which a proposed amendment will be considered shall state the fact of consideration and the subject matter of the proposed amendment. No amendment shall be effective until certified by an officer of the Association and recorded in the Office of the Register of Deeds for Charleston County, South Carolina. Any action to challenge the validity of an amendment adopted under this Section must be brought within one (1) year of the effective date of such amendment. No action to challenge such amendment may be brought after such time.

23.4 Compliance. Every Owner and Occupant of any Unit shall comply with this Master Deed, the By-Laws, and the rules of the Association. Failure to comply shall be grounds for an action by the Association or, in a proper case, by any aggrieved Unit Owner(s) to recover sums due, for damages or injunctive relief, or for any other remedy available at law or in equity, in addition to those enforcement powers granted to the Association in Article 9, Section 9.3.

23.5 Severability. Whenever possible, each provision of this Master Deed shall be interpreted in such manner as to be effective and valid, but if the application of any provision of this Master Deed to any Person or to any property shall be prohibited or held invalid, such prohibition or invalidity shall not affect any other provision or the application of any provision which can be given effect without the invalid provision or application and, to this end, the provisions of this Master Deed are declared to be severable.

23.6 Captions. The captions of each Article and Section hereof, as to the contents of each Article and Section, are inserted only for convenience and are in no way to be construed as defining, limiting, extending or otherwise modifying or adding to the particular Article or Section to which they refer.

23.7 Notices. Notices provided for in this Master Deed or the Articles or By-Laws shall be in writing, and shall be addressed to any Owner at the address of the Unit and to the Declarant or the Association at the address of their respective registered agents in the State of South Carolina. Any Owner may designate a different address for notices to such Owner by giving written notice to the Association. Notices addressed as above shall be deemed delivered



three (3) business days after mailing by United States Registered or Certified Mail, postpaid, or upon delivery when delivered in person, including delivery by Federal Express or other reputable courier service.

23.8 Perpetuities. If any of the covenants, conditions, restrictions or other provisions of this Master Deed shall be unlawful, void or voidable for violation of the rule against perpetuities, then such provisions shall continue only until twenty-one (21) years after the death of the last survivor of the now living descendants of Elizabeth II, Queen of England.

23.9 Indemnification. To the fullest extent allowed by the South Carolina Nonprofit Corporation Act, and in accordance therewith, the Association shall indemnify every current and former officer, director and committee member against any and all expenses, including, but not limited to, attorney's fees, imposed upon or reasonably incurred by any officer, director or committee member in connection with any action, suit or other proceeding (including settlement of any suit or proceeding, if approved by the then Board of Directors) to which such officer, director or committee member may be a party by reason of being or having been an officer, director or committee member. The officers, directors and committee members shall not be liable for any mistake of judgment, negligent or otherwise, except for their own individual willful misfeasance, malfeasance, misconduct or bad faith. The officers, directors and committee members shall have no personal liability with respect to any contract or other commitment made by them, in good faith, on behalf of the Association and the Association shall indemnify and forever hold each such officer, director and committee member free and harmless against any and all liability to others on account of any such contract or commitment. Any right to indemnification provided for herein shall not be exclusive of any other rights to which any officer, director or committee member, or former officer, director or committee member, may be entitled. The Association shall maintain adequate general liability and officers' and directors' liability insurance to fund this obligation, if such coverage is reasonably available in the opinion of the Board. 23.10 Intentionally Omitted.

23.11 Storage Spaces. Neither the Declarant nor the Association shall be held liable for loss or damage to any property placed or kept in a storage space in the Regime. Each Owner or Occupant with use of a storage space who places or keeps property in such storage space does so at his or her own risk.

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IN WITNESS WHEREOF, the Declarant has executed this Master Deed under seal, this  
27th day of January, 2003.

RIVERLAND II, LLC, a South Carolina  
 Limited Liability Company

Patricia K. Yarbrough  
 Witness

By:

C. Ray Wrenn  
 C. Ray Wrenn  
 Its: Manager

M. A. Ell  
 Witness

STATE OF SOUTH CAROLINA )  
 )  
 COUNTY OF CHARLESTON )

ACKNOWLEDGMENT

I, the undersigned Notary Public for the State of South Carolina, do hereby certify  
 that Riverland II, LLC by C. Ray Wrenn, its manager, personally appeared before me this day  
 and acknowledged the due execution of the foregoing instrument.

Witness my hand and official seal this the 27th day of January, 2003.

M. A. Ell  
 Notary Public for South Carolina  
 My Commission Expires: October 28, 2003

EXHIBIT "A"

Legal Description

All that piece, parcel or tract of land identified as "Phase I 470,965 Sq. Ft., 10.811 Acres" on a plat entitled "Phase 1, 10.811 Acres, 470,965 Sq. Ft. The Retreat At Riverland Woods" prepared by David L. Gray, PLS 12839 of GPA Professional Land Surveyors dated January 10, 2003 and attached to this Master Deed.

EXHIBIT "A-1"

Legal Description - Additional Property

All that piece, parcel or tract of land identified as "Future Phase 533,317 Sq. Ft., 12.243 Acres" on a plat entitled "Phase 1, 10.811 Acres, 470,965 Sq. Ft. The Retreat At Riverland Woods" prepared by David L. Gray, PLS 12839 of GPA Professional Land Surveyors dated January 10, 2003 and attached to this Master Deed.

BK K 434 PG 074

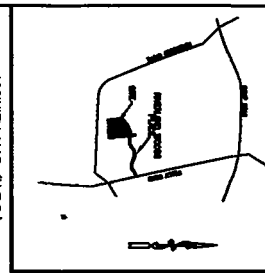
EXHIBIT "B"

As-Built Survey  
(Plat of Improvements on Phase I)

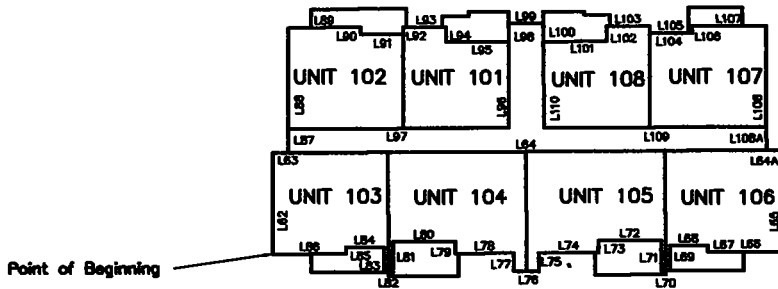


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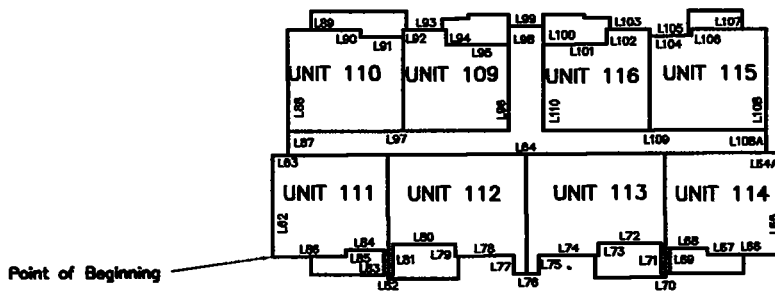
VICINITY MAP (N.T.S.)



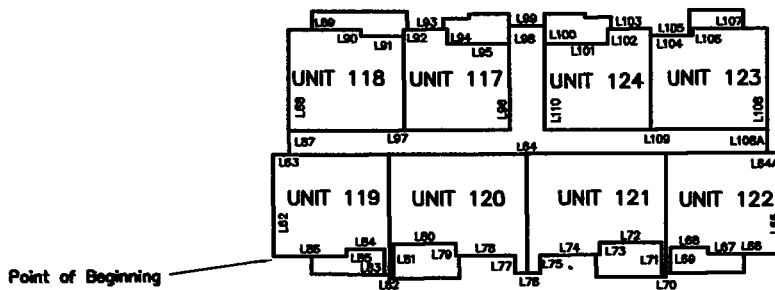
### BUILDING 1 (100) FIRST FLOOR



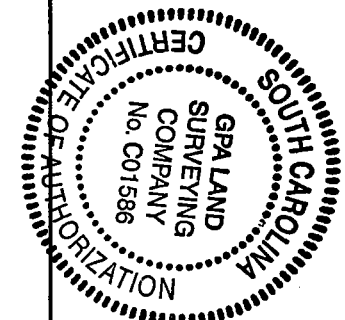
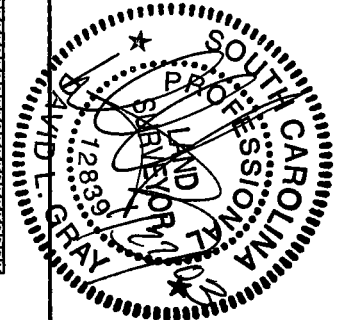
### BUILDING 1 (100) SECOND FLOOR



### BUILDING 1 (100) THIRD FLOOR



LINE	LENGTH	BEARING
L83	34.80	N28°28'28"W
L85	5.88	S11°20'43"E
L84	173.05	S11°20'43"E
L84A	5.28	S78°28'28"W
L86	34.73	S78°28'28"W
L88	25.05	N11°20'43"W
L87	2.32	N28°28'28"W
L88	12.85	N11°20'43"W
L88	8.80	S78°28'28"W
L70	3.05	N11°20'43"W
L71	10.40	N28°28'28"W
L72	21.35	N11°20'43"W
L73	4.10	S78°28'28"W
L74	80.10	N11°20'43"W
L75	6.30	S78°28'28"W
L76	8.55	N11°20'43"W
L77	6.30	N28°28'28"W
L78	30.10	N11°20'43"W
L79	4.05	N28°28'28"W
L80	21.35	N11°20'43"W
L81	10.45	S78°28'28"W
L82	3.05	N11°20'43"W
L83	8.85	N28°28'28"W
L84	12.85	N11°20'43"W
L85	2.30	S78°28'28"W
L86	25.05	N11°20'43"W
L87	8.15	N28°28'28"W
L88	34.80	N28°28'28"W
L89	30.80	S11°18'41"E
L90	2.30	S78°28'28"W
L91	14.85	S11°18'41"E
L92	2.30	N28°28'28"W
L93	13.00	S11°18'41"E
L94	5.05	S78°28'28"W
L95	21.30	S78°28'28"W
L96	28.50	N11°18'41"E
L97	75.30	N11°18'41"E
L98	8.30	N28°28'28"W
L99	11.80	S11°18'41"E
L100	8.50	S78°28'28"W
L101	21.35	S11°18'41"E
L102	5.05	N28°28'28"W
L103	14.80	S11°18'41"E
L104	2.30	N28°28'28"W
L105	14.80	S11°18'41"E
L106	2.30	N28°28'28"W
L107	25.00	S11°18'41"E
L108	34.55	S78°28'28"W
L109	8.15	S78°28'28"W
L110	75.45	N11°18'41"E
L111	28.50	N28°28'28"W



20	10	PREPARED FOR: MIDLAND, L.L.C.	DATE: 10/1/2010	BY: D. L. GRAY	CHECKED BY: D. L. GRAY	APPROVED BY: D. L. GRAY	RECORD MAP
		BUILDING 1, (First Floor, Second Floor, Third Floor) THE RETREAT AT RIVERLAND WOODS					
20	10	CITY OF CHARLOTTE	CHARLOTTE COUNTY, NORTH CAROLINA				





Point of Beginning

Point of Beginning

Point of Beginning

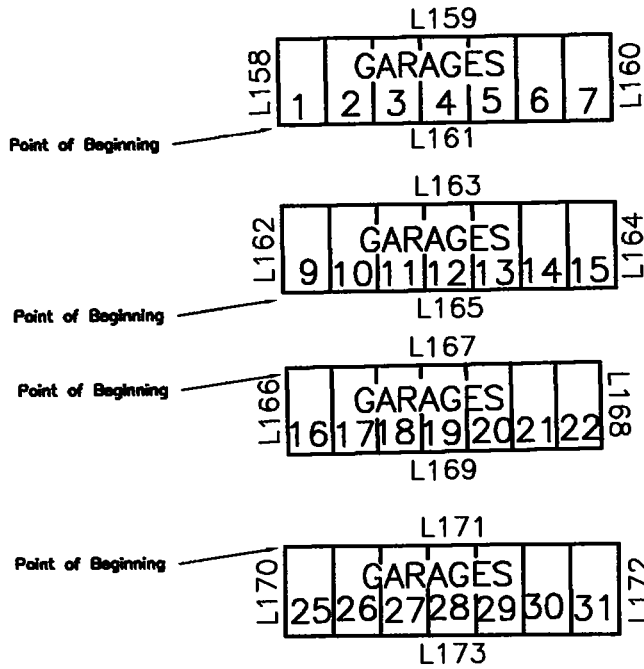
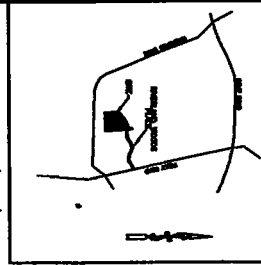
VICINITY MAP (N.T.S.)

BK K 434P6078

LINE	LENGTH	BEARING
L101	11.00	S20°00'W
L102	8.00	N11°18'42"E
L103	20.57	S20°00'W
L104	8.00	N11°18'42"E
L105	8.00	N11°18'42"E
L106	20.57	S20°00'W
L107	8.00	N11°18'42"E
L108	20.57	S20°00'W
L109	8.00	N11°18'42"E
L110	2.00	S20°00'W
L111	2.00	S20°00'W
L112	2.00	S20°00'W
L113	2.00	S20°00'W
L114	2.00	S20°00'W
L115	2.00	S20°00'W
L116	2.00	S20°00'W
L117	2.00	S20°00'W
L118	2.00	S20°00'W
L119	2.00	S20°00'W
L120	2.00	S20°00'W
L121	2.00	S20°00'W
L122	2.00	S20°00'W
L123	2.00	S20°00'W
L124	2.00	S20°00'W
L125	2.00	S20°00'W
L126	2.00	S20°00'W
L127	2.00	S20°00'W
L128	2.00	S20°00'W
L129	2.00	S20°00'W
L130	2.00	S20°00'W
L131	2.00	S20°00'W
L132	2.00	S20°00'W
L133	2.00	S20°00'W
L134	2.00	S20°00'W
L135	2.00	S20°00'W
L136	2.00	S20°00'W
L137	2.00	S20°00'W
L138	2.00	S20°00'W
L139	2.00	S20°00'W
L140	2.00	S20°00'W
L141	2.00	S20°00'W
L142	2.00	S20°00'W
L143	2.00	S20°00'W
L144	2.00	S20°00'W
L145	2.00	S20°00'W
L146	2.00	S20°00'W
L147	2.00	S20°00'W
L148	2.00	S20°00'W
L149	2.00	S20°00'W
L150	2.00	S20°00'W
L151	2.00	S20°00'W
L152	2.00	S20°00'W
L153	2.00	S20°00'W
L154	2.00	S20°00'W
L155	2.00	S20°00'W
L156	2.00	S20°00'W
L157	2.00	S20°00'W
L158	2.00	S20°00'W
L159	2.00	S20°00'W
L160	2.00	S20°00'W
L161	2.00	S20°00'W
L162	2.00	S20°00'W
L163	2.00	S20°00'W
L164	2.00	S20°00'W
L165	2.00	S20°00'W
L166	2.00	S20°00'W
L167	2.00	S20°00'W
L168	2.00	S20°00'W
L169	2.00	S20°00'W
L170	2.00	S20°00'W
L171	2.00	S20°00'W
L172	2.00	S20°00'W
L173	2.00	S20°00'W
L174	2.00	S20°00'W
L175	2.00	S20°00'W
L176	2.00	S20°00'W
L177	2.00	S20°00'W
L178	2.00	S20°00'W
L179	2.00	S20°00'W
L180	2.00	S20°00'W
L181	2.00	S20°00'W
L182	2.00	S20°00'W
L183	2.00	S20°00'W
L184	2.00	S20°00'W
L185	2.00	S20°00'W
L186	2.00	S20°00'W
L187	2.00	S20°00'W
L188	2.00	S20°00'W
L189	2.00	S20°00'W
L190	2.00	S20°00'W
L191	2.00	S20°00'W
L192	2.00	S20°00'W
L193	2.00	S20°00'W

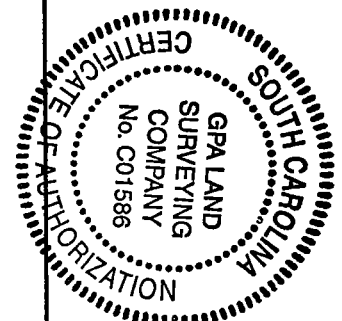
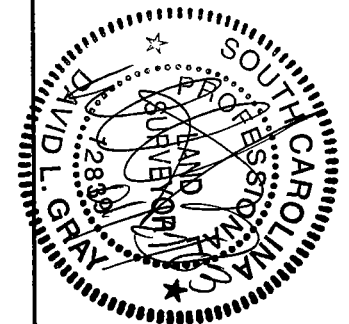
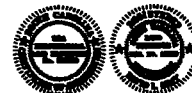
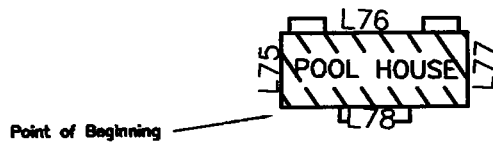
BK K 434 PG 079

VICINITY MAP (N.T.S.)



LINE	LENGTH	BEARING
1	10.00	N 00° 00' 00" E
2	10.00	N 00° 00' 00" E
3	10.00	N 00° 00' 00" E
4	10.00	N 00° 00' 00" E
5	10.00	N 00° 00' 00" E
6	10.00	N 00° 00' 00" E
7	10.00	N 00° 00' 00" E
8	10.00	N 00° 00' 00" E
9	10.00	N 00° 00' 00" E
10	10.00	N 00° 00' 00" E
11	10.00	N 00° 00' 00" E
12	10.00	N 00° 00' 00" E
13	10.00	N 00° 00' 00" E
14	10.00	N 00° 00' 00" E
15	10.00	N 00° 00' 00" E
16	10.00	N 00° 00' 00" E
17	10.00	N 00° 00' 00" E
18	10.00	N 00° 00' 00" E
19	10.00	N 00° 00' 00" E
20	10.00	N 00° 00' 00" E
21	10.00	N 00° 00' 00" E
22	10.00	N 00° 00' 00" E
23	10.00	N 00° 00' 00" E
24	10.00	N 00° 00' 00" E
25	10.00	N 00° 00' 00" E
26	10.00	N 00° 00' 00" E
27	10.00	N 00° 00' 00" E
28	10.00	N 00° 00' 00" E
29	10.00	N 00° 00' 00" E
30	10.00	N 00° 00' 00" E
31	10.00	N 00° 00' 00" E

LINE	LENGTH	BEARING
1	10.00	N 00° 00' 00" E
2	10.00	N 00° 00' 00" E
3	10.00	N 00° 00' 00" E
4	10.00	N 00° 00' 00" E
5	10.00	N 00° 00' 00" E

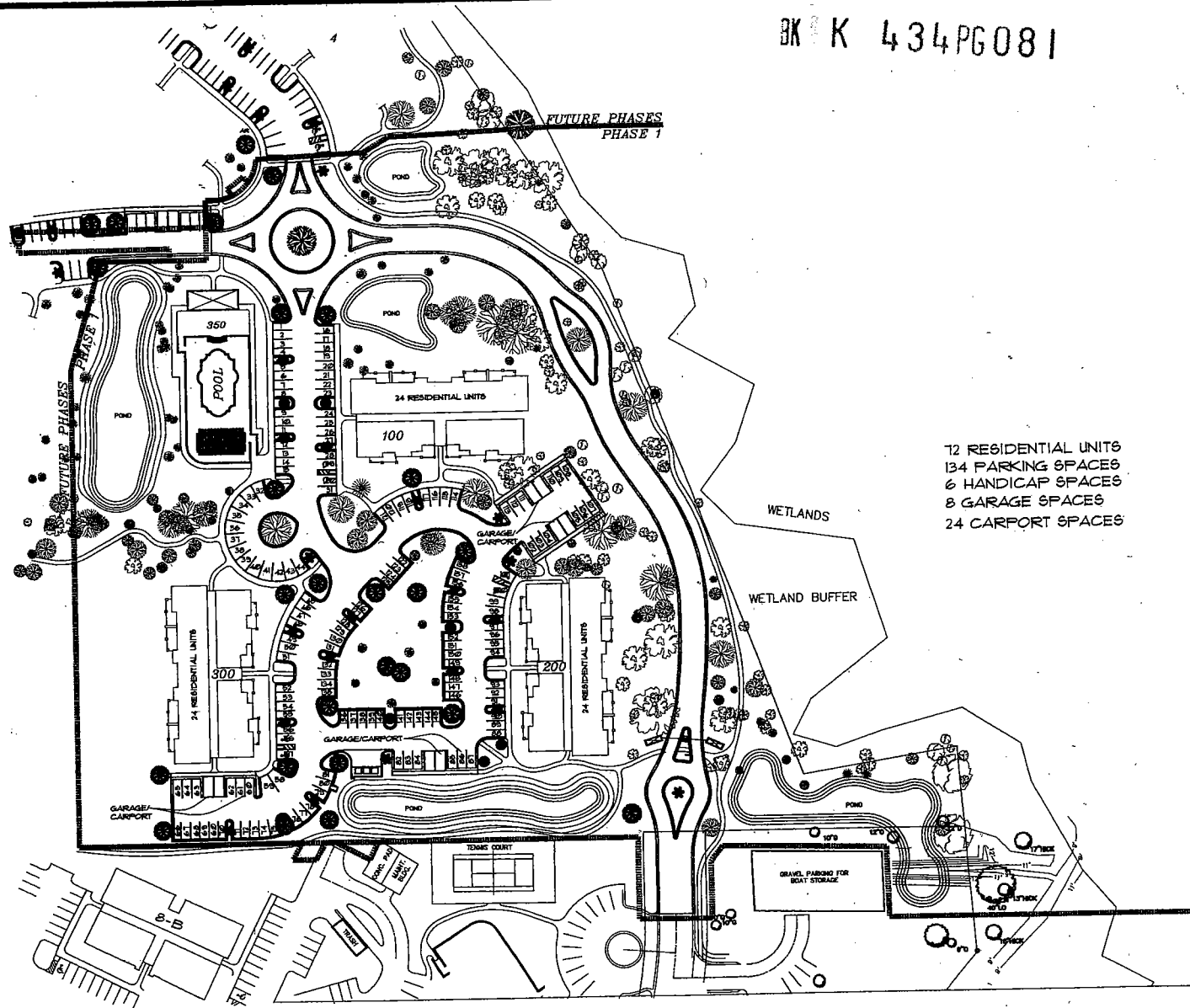


BK K 434 PG 080

EXHIBIT "B-1"

Initial Parking Plan

BK K 434PG081



12 RESIDENTIAL UNITS  
134 PARKING SPACES  
6 HANDICAP SPACES  
8 GARAGE SPACES  
24 CARPORT SPACES

**SITE PLAN**  
SCALE: NTS

MARTIN RILEY ASSOCIATES - ARCHITECTS, P.C.  
25 CHURCH STREET SUITE 200 DECATUR GEORGIA 30033-3329 404-372-2800  
THE RETREAT



SITE PLAN

Parking Plan

BK K 434 PG 082

EXHIBIT "C"

Elevations, Floor Plans and Dwelling Unit Certification

## MASTER PLAN

**Buildings:** Each building is a three story section. There are four buildings located in Phase I of this project. Three of these buildings contain 24 condominium units. Six units are designated 2 bedroom/2 bathroom type 'A' St. Martin, twelve units are designated 3 bedroom/2 bathroom type 'B' St. Croix, and six units are designated 2 bedroom/2 bathroom with study type 'C' St. Thomas. The Pool house is labeled as Building 350. The basic construction of these building's are wood frame, dry wall interiors, fiber cement siding, brick veneer with architectural fiberglass shingles. Building elevations and plans are depicted on the following pages of this exhibit. The buildings provide single metered central and common water supply. Each apartment has a separately metered heating and cooling system and power supply.

**Apartments:** The 24 apartments are individually numbered and described above. The location of all units are depicted on the Building Floor Plans on the scheduled sheets of this exhibit. Each individual unit has also been depicted with dimensions and labeling of each room. All common spaces have been depicted on the Building Floor Plans and all limited common elements have been depicted on the Individual Unit Plans of this exhibit. Square footages are approximate and room dimensions are from paint to paint. Overall building square footage has included common spaces.

The patios and screened porches noted on the general description and as shown on the unit Floor Plans and Building Plans are designated limited common elements and are limited to the use of the condominium to which they are noted and shown as appurtenant. The ground floor patios and screened porches are designated by their respective paved surface area and they may not be enlarged.

Parking for condominiums: There are 134 standard parking spaces as numbered on the site plan. There are a total of 8 garage spaces with 24 carport spaces. The total number of spaces is 158. There are 6 spaces designated as handicapped.

**THE RETREAT AT RIVERLAND WOODS**  
UNIT SCHEDULE

**BLDG**  
**100**

<b><u>UNIT #</u></b>	<b><u>GENERAL DESCRIPTION</u></b>	<b><u>SQ. FT.</u></b>
101	TWO BEDROOM, TWO BATHROOM, LIVING/DINING ROOM, KITCHEN, OPEN PATIO, SCREENED PORCH	1058 S.F.
102	THREE BEDROOM, TWO BATHROOM, LIVING/DINING ROOM, KITCHEN, OPEN PATIO, SCREENED PORCH	1290 S.F.
103	THREE BEDROOM, TWO BATHROOM, LIVING/DINING ROOM, KITCHEN, OPEN PATIO, SCREENED PORCH	1290 S.F.
104	TWO BEDROOM, TWO BATHROOM, OPTIONAL STUDY, LIVING/DINING ROOM, KITCHEN, OPEN PATIO, SCREENED PORCH	1440 S.F.
105	TWO BEDROOM, TWO BATHROOM, OPTIONAL STUDY, LIVING/DINING ROOM, KITCHEN, OPEN PATIO, SCREENED PORCH	1440 S.F.
106	THREE BEDROOM, TWO BATHROOM, LIVING/DINING ROOM, KITCHEN, OPEN PATIO, SCREENED PORCH	1290 S.F.
107	THREE BEDROOM, TWO BATHROOM, LIVING/DINING ROOM, KITCHEN, OPEN PATIO, SCREENED PORCH	1290 S.F.
108	TWO BEDROOM, TWO BATHROOM, LIVING/DINING ROOM, KITCHEN, OPEN PATIO, SCREENED PORCH	1058 S.F.
109	TWO BEDROOM, TWO BATHROOM, LIVING/DINING ROOM, KITCHEN, OPEN PATIO, SCREENED PORCH	1058 S.F.
110	THREE BEDROOM, TWO BATHROOM, LIVING/DINING ROOM, KITCHEN, OPEN PATIO, SCREENED PORCH	1290 S.F.
111	THREE BEDROOM, TWO BATHROOM, LIVING/DINING ROOM, KITCHEN, OPEN PATIO, SCREENED PORCH	1290 S.F.



**THE RETREAT AT RIVERLAND WOODS**  
UNIT SCHEDULE

**BLDG**  
**100**

<b><u>UNIT #</u></b>	<b><u>GENERAL DESCRIPTION</u></b>	<b><u>SQ. FT.</u></b>
112	TWO BEDROOM, TWO BATHROOM, OPTIONAL STUDY, LIVING/DINING ROOM, KITCHEN, OPEN PATIO, SCREENED PORCH	1440 S.F.
113	TWO BEDROOM, TWO BATHROOM, OPTIONAL STUDY, LIVING/DINING ROOM, KITCHEN, OPEN PATIO, SCREENED PORCH	1440 S.F.
114	THREE BEDROOM, TWO BATHROOM, LIVING/DINING ROOM, KITCHEN, OPEN PATIO, SCREENED PORCH	1290 S.F.
115	THREE BEDROOM, TWO BATHROOM, LIVING/DINING ROOM, KITCHEN, OPEN PATIO, SCREENED PORCH	1290 S.F.
116	TWO BEDROOM, TWO BATHROOM, LIVING/DINING ROOM, KITCHEN, OPEN PATIO, SCREENED PORCH	1058 S.F.
117	TWO BEDROOM, TWO BATHROOM, LIVING/DINING ROOM, KITCHEN, OPEN PATIO, SCREENED PORCH	1058 S.F.
118	THREE BEDROOM, TWO BATHROOM, LIVING/DINING ROOM, KITCHEN, OPEN PATIO, SCREENED PORCH	1290 S.F.
119	THREE BEDROOM, TWO BATHROOM, LIVING/DINING ROOM, KITCHEN, OPEN PATIO, SCREENED PORCH	1290 S.F.
120	TWO BEDROOM, TWO BATHROOM, OPTIONAL STUDY, LIVING/DINING ROOM, KITCHEN, OPEN PATIO, SCREENED PORCH	1440 S.F.
121	TWO BEDROOM, TWO BATHROOM, OPTIONAL STUDY, LIVING/DINING ROOM, KITCHEN, OPEN PATIO, SCREENED PORCH	1440 S.F.
122	THREE BEDROOM, TWO BATHROOM, LIVING/DINING ROOM, KITCHEN, OPEN PATIO, SCREENED PORCH	1290 S.F.

**THE RETREAT AT RIVERLAND WOODS**  
UNIT SCHEDULE

**BLDG**  
**100**

<b><u>UNIT #</u></b>	<b><u>GENERAL DESCRIPTION</u></b>	<b><u>SQ. FT.</u></b>
123	THREE BEDROOM, TWO BATHROOM, LIVING/DINING ROOM, KITCHEN, OPEN PATIO, SCREENED PORCH	1290 S.F.
124	TWO BEDROOM, TWO BATHROOM, LIVING/DINING ROOM, KITCHEN, OPEN PATIO, SCREENED PORCH	1058 S.F.

**THE RETREAT AT RIVERLAND WOODS**  
UNIT SCHEDULE

**BLDG**  
**200**

<b><u>UNIT #</u></b>	<b><u>GENERAL DESCRIPTION</u></b>	<b><u>SQ. FT.</u></b>
201	TWO BEDROOM, TWO BATHROOM, LIVING/DINING ROOM, KITCHEN, OPEN PATIO, SCREENED PORCH	1058 S.F.
202	THREE BEDROOM, TWO BATHROOM, LIVING/DINING ROOM, KITCHEN, OPEN PATIO, SCREENED PORCH	1290 S.F.
203	THREE BEDROOM, TWO BATHROOM, LIVING/DINING ROOM, KITCHEN, OPEN PATIO, SCREENED PORCH	1290 S.F.
204	TWO BEDROOM, TWO BATHROOM, OPTIONAL STUDY, LIVING/DINING ROOM, KITCHEN, OPEN PATIO, SCREENED PORCH	1440 S.F.
205	TWO BEDROOM, TWO BATHROOM, OPTIONAL STUDY, LIVING/DINING ROOM, KITCHEN, OPEN PATIO, SCREENED PORCH	1440 S.F.
206	THREE BEDROOM, TWO BATHROOM, LIVING/DINING ROOM, KITCHEN, OPEN PATIO, SCREENED PORCH	1290 S.F.
207	THREE BEDROOM, TWO BATHROOM, LIVING/DINING ROOM, KITCHEN, OPEN PATIO, SCREENED PORCH	1290 S.F.
208	TWO BEDROOM, TWO BATHROOM, LIVING/DINING ROOM, KITCHEN, OPEN PATIO, SCREENED PORCH	1058 S.F.
209	TWO BEDROOM, TWO BATHROOM, LIVING/DINING ROOM, KITCHEN, OPEN PATIO, SCREENED PORCH	1058 S.F.
210	THREE BEDROOM, TWO BATHROOM, LIVING/DINING ROOM, KITCHEN, OPEN PATIO, SCREENED PORCH	1290 S.F.
211	THREE BEDROOM, TWO BATHROOM, LIVING/DINING ROOM, KITCHEN, OPEN PATIO, SCREENED PORCH	1290 S.F.

BK K 434PG089  
**THE RETREAT AT RIVERLAND WOODS**  
UNIT SCHEDULE

**BLDG**  
**200**

<b><u>UNIT #</u></b>	<b><u>GENERAL DESCRIPTION</u></b>	<b><u>SQ. FT.</u></b>
212	TWO BEDROOM, TWO BATHROOM, OPTIONAL STUDY, LIVING/DINING ROOM, KITCHEN, OPEN PATIO, SCREENED PORCH	1440 S.F.
213	TWO BEDROOM, TWO BATHROOM, OPTIONAL STUDY, LIVING/DINING ROOM, KITCHEN, OPEN PATIO, SCREENED PORCH	1440 S.F.
214	THREE BEDROOM, TWO BATHROOM, LIVING/DINING ROOM, KITCHEN, OPEN PATIO, SCREENED PORCH	1290 S.F.
215	THREE BEDROOM, TWO BATHROOM, LIVING/DINING ROOM, KITCHEN, OPEN PATIO, SCREENED PORCH	1290 S.F.
216	TWO BEDROOM, TWO BATHROOM, LIVING/DINING ROOM, KITCHEN, OPEN PATIO, SCREENED PORCH	1058 S.F.
217	TWO BEDROOM, TWO BATHROOM, LIVING/DINING ROOM, KITCHEN, OPEN PATIO, SCREENED PORCH	1058 S.F.
218	THREE BEDROOM, TWO BATHROOM, LIVING/DINING ROOM, KITCHEN, OPEN PATIO, SCREENED PORCH	1290 S.F.
219	THREE BEDROOM, TWO BATHROOM, LIVING/DINING ROOM, KITCHEN, OPEN PATIO, SCREENED PORCH	1290 S.F.
220	TWO BEDROOM, TWO BATHROOM, OPTIONAL STUDY, LIVING/DINING ROOM, KITCHEN, OPEN PATIO, SCREENED PORCH	1440 S.F.
221	TWO BEDROOM, TWO BATHROOM, OPTIONAL STUDY, LIVING/DINING ROOM, KITCHEN, OPEN PATIO, SCREENED PORCH	1440 S.F.
222	THREE BEDROOM, TWO BATHROOM, LIVING/DINING ROOM, KITCHEN, OPEN PATIO, SCREENED PORCH	1290 S.F.

**THE RETREAT AT RIVERLAND WOODS**  
UNIT SCHEDULE

**BLDG**  
**200**

<b><u>UNIT #</u></b>	<b><u>GENERAL DESCRIPTION</u></b>	<b><u>SQ. FT.</u></b>
223	THREE BEDROOM, TWO BATHROOM, LIVING/DINING ROOM, KITCHEN, OPEN PATIO, SCREENED PORCH	1290 S.F.
224	TWO BEDROOM, TWO BATHROOM, LIVING/DINING ROOM, KITCHEN, OPEN PATIO, SCREENED PORCH	1058 S.F.

**THE RETREAT AT RIVERLAND WOODS**  
UNIT SCHEDULE

**BLDG**  
**300**

<b><u>UNIT #</u></b>	<b><u>GENERAL DESCRIPTION</u></b>	<b><u>SQ. FT.</u></b>
301	TWO BEDROOM, TWO BATHROOM, LIVING/DINING ROOM, KITCHEN, OPEN PATIO, SCREENED PORCH	1058 S.F.
302	THREE BEDROOM, TWO BATHROOM, LIVING/DINING ROOM, KITCHEN, OPEN PATIO, SCREENED PORCH	1290 S.F.
303	THREE BEDROOM, TWO BATHROOM, LIVING/DINING ROOM, KITCHEN, OPEN PATIO, SCREENED PORCH	1290 S.F.
304	TWO BEDROOM, TWO BATHROOM, OPTIONAL STUDY, LIVING/DINING ROOM, KITCHEN, OPEN PATIO, SCREENED PORCH	1440 S.F.
305	TWO BEDROOM, TWO BATHROOM, OPTIONAL STUDY, LIVING/DINING ROOM, KITCHEN, OPEN PATIO, SCREENED PORCH	1440 S.F.
306	THREE BEDROOM, TWO BATHROOM, LIVING/DINING ROOM, KITCHEN, OPEN PATIO, SCREENED PORCH	1290 S.F.
307	THREE BEDROOM, TWO BATHROOM, LIVING/DINING ROOM, KITCHEN, OPEN PATIO, SCREENED PORCH	1290 S.F.
308	TWO BEDROOM, TWO BATHROOM, LIVING/DINING ROOM, KITCHEN, OPEN PATIO, SCREENED PORCH	1058 S.F.
309	TWO BEDROOM, TWO BATHROOM, LIVING/DINING ROOM, KITCHEN, OPEN PATIO, SCREENED PORCH	1058 S.F.
310	THREE BEDROOM, TWO BATHROOM, LIVING/DINING ROOM, KITCHEN, OPEN PATIO, SCREENED PORCH	1290 S.F.
311	THREE BEDROOM, TWO BATHROOM, LIVING/DINING ROOM, KITCHEN, OPEN PATIO, SCREENED PORCH	1290 S.F.

**THE RETREAT AT RIVERLAND WOODS**  
UNIT SCHEDULE

**BLDG**  
**300**

<b><u>UNIT #</u></b>	<b><u>GENERAL DESCRIPTION</u></b>	<b><u>SQ. FT.</u></b>
312	TWO BEDROOM, TWO BATHROOM, OPTIONAL STUDY, LIVING/DINING ROOM, KITCHEN, OPEN PATIO, SCREENED PORCH	1440 S.F.
313	TWO BEDROOM, TWO BATHROOM, OPTIONAL STUDY, LIVING/DINING ROOM, KITCHEN, OPEN PATIO, SCREENED PORCH	1440 S.F.
314	THREE BEDROOM, TWO BATHROOM, LIVING/DINING ROOM, KITCHEN, OPEN PATIO, SCREENED PORCH	1290 S.F.
315	THREE BEDROOM, TWO BATHROOM, LIVING/DINING ROOM, KITCHEN, OPEN PATIO, SCREENED PORCH	1290 S.F.
316	TWO BEDROOM, TWO BATHROOM, LIVING/DINING ROOM, KITCHEN, OPEN PATIO, SCREENED PORCH	1058 S.F.
317	TWO BEDROOM, TWO BATHROOM, LIVING/DINING ROOM, KITCHEN, OPEN PATIO, SCREENED PORCH	1058 S.F.
318	THREE BEDROOM, TWO BATHROOM, LIVING/DINING ROOM, KITCHEN, OPEN PATIO, SCREENED PORCH	1290 S.F.
319	THREE BEDROOM, TWO BATHROOM, LIVING/DINING ROOM, KITCHEN, OPEN PATIO, SCREENED PORCH	1290 S.F.
320	TWO BEDROOM, TWO BATHROOM, OPTIONAL STUDY, LIVING/DINING ROOM, KITCHEN, OPEN PATIO, SCREENED PORCH	1440 S.F.
321	TWO BEDROOM, TWO BATHROOM, OPTIONAL STUDY, LIVING/DINING ROOM, KITCHEN, OPEN PATIO, SCREENED PORCH	1440 S.F.
322	THREE BEDROOM, TWO BATHROOM, LIVING/DINING ROOM, KITCHEN, OPEN PATIO, SCREENED PORCH	1290 S.F.

**THE RETREAT AT RIVERLAND WOODS**  
UNIT SCHEDULE

**BLDG**  
**300**

<b><u>UNIT #</u></b>	<b><u>GENERAL DESCRIPTION</u></b>	<b><u>SQ. FT.</u></b>
323	THREE BEDROOM, TWO BATHROOM, LIVING/DINING ROOM, KITCHEN, OPEN PATIO, SCREENED PORCH	1290 S.F.
324	TWO BEDROOM, TWO BATHROOM, LIVING/DINING ROOM, KITCHEN, OPEN PATIO, SCREENED PORCH	1058 S.F.



3K K 434PG094  
**THE RETREAT AT RIVERLAND WOODS**  
POOLHOUSE SCHEDULE

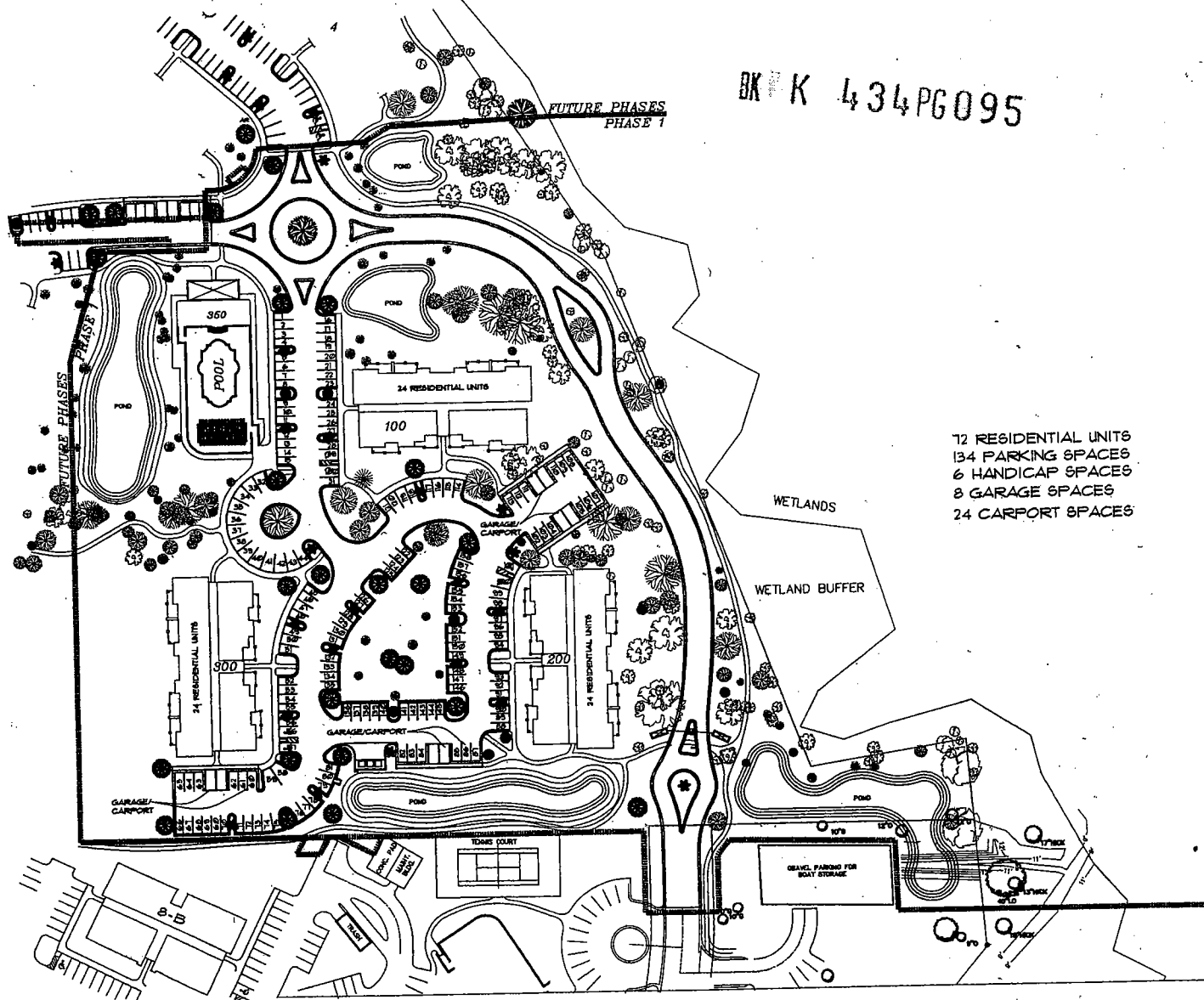
**BLDG**  
**350**

**GENERAL DESCRIPTION**

**SQ. FT.**

MENS/WOMENS RESTROOMS. POOL STORAGE AND  
EQUIPMENT ROOM.

960 S.F.



BK K 434PG095

- 72 RESIDENTIAL UNITS
- 134 PARKING SPACES
- 6 HANDICAP SPACES
- 8 GARAGE SPACES
- 24 CARPORT SPACES

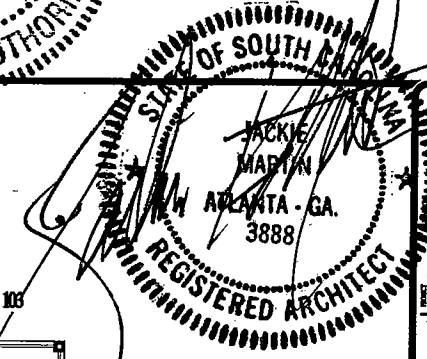
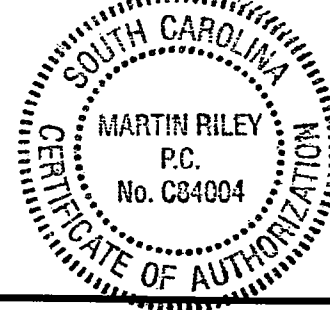
**SITE PLAN**  
SCALE: N.T.S.

DATE	
BY	
CHECKED BY	
APPROVED BY	

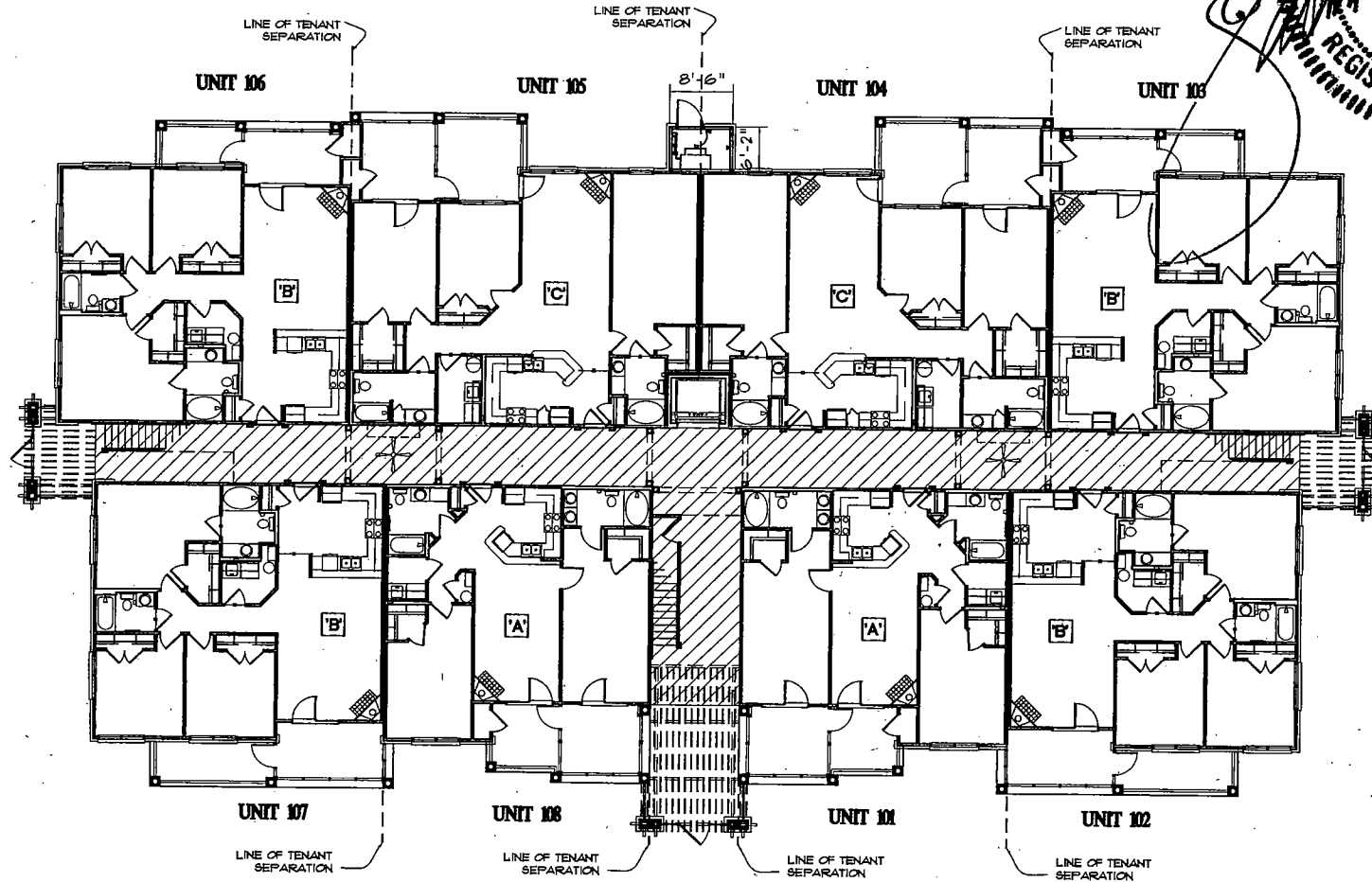
**MARTIN RILEY ASSOCIATES - ARCHITECTS, P.C.**  
 75 CHURCH STREET SUITE 200 DECATUR, GEORGIA 30030-3329 404-737-2800  
**THE RETREAT**



BK K 434PG096



# BUILDING 100



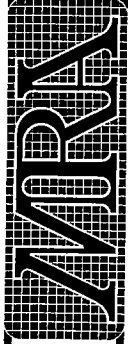
## FIRST FLOOR PLAN

SCALE: 1/8" = 1'-0"

HATCHING INDICATES COMMON AREAS

MARTIN RILEY ASSOCIATES - ARCHITECTS, P.C.  
25 CHURCH STREET SUITE 200 DECATUR GEORGIA 30030-3329 404-371-2800

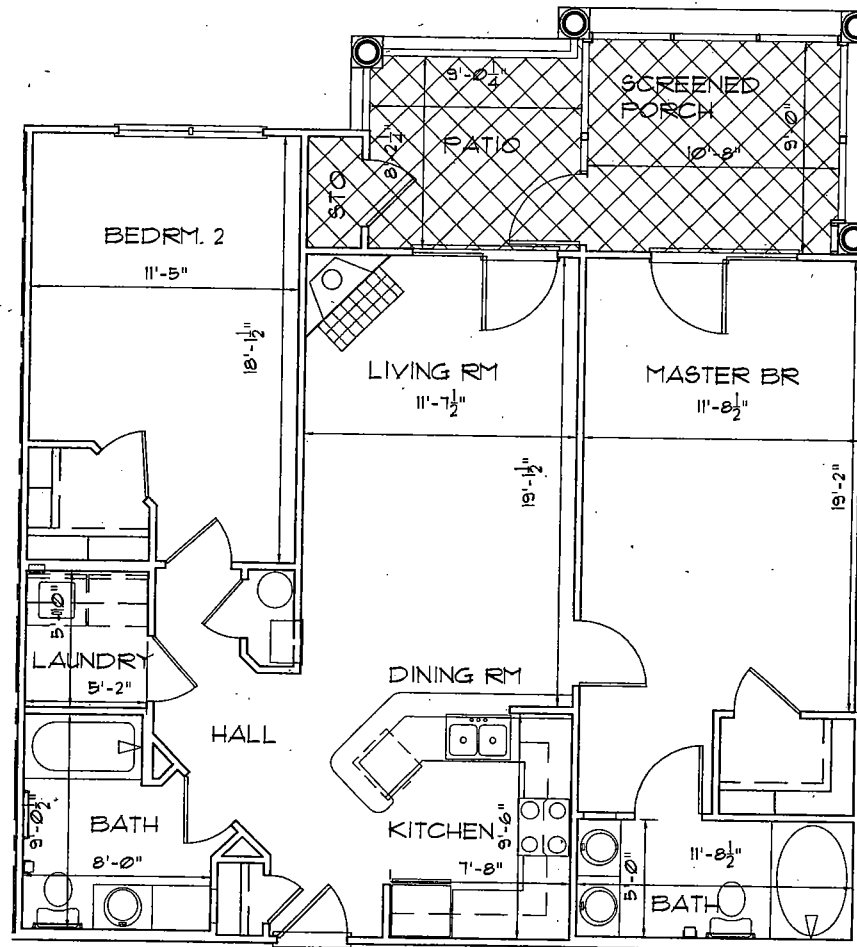
THE RETREAT AT RIVERLAND WOODS  
JAMES ISLAND, SC



FIRST FLOOR PLAN

BK K 434PG097

# BUILDING 100 - UNIT 101



ST. MARTIN 'A' UNIT

SCALE: 3/16" = 1'-0"



HATCHING  
INDICATES LIMITED  
COMMON ELEMENTS

MARTIN RILEY ASSOCIATES - ARCHITECTS, P.C.  
25 CHURCH STREET SUITE 200 DECATUR GEORGIA 30030-3329 404-377-2800

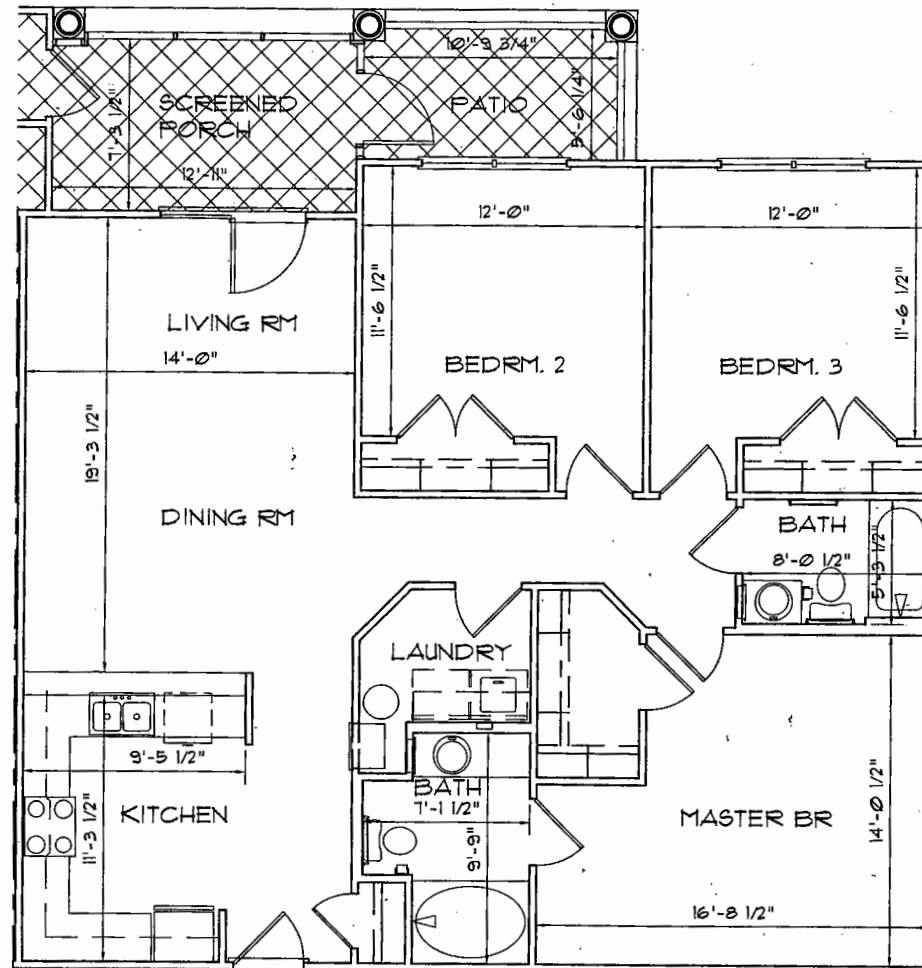
THE RETREAT

'A' UNIT FLOOR PLAN

**MRA**

BK K 434PG098

# BUILDING 100 - UNIT 102



ST. CROIX 'B' UNIT

SCALE: 3/16" = 1'-0"



HATCHING  
INDICATES LIMITED  
COMMON ELEMENTS

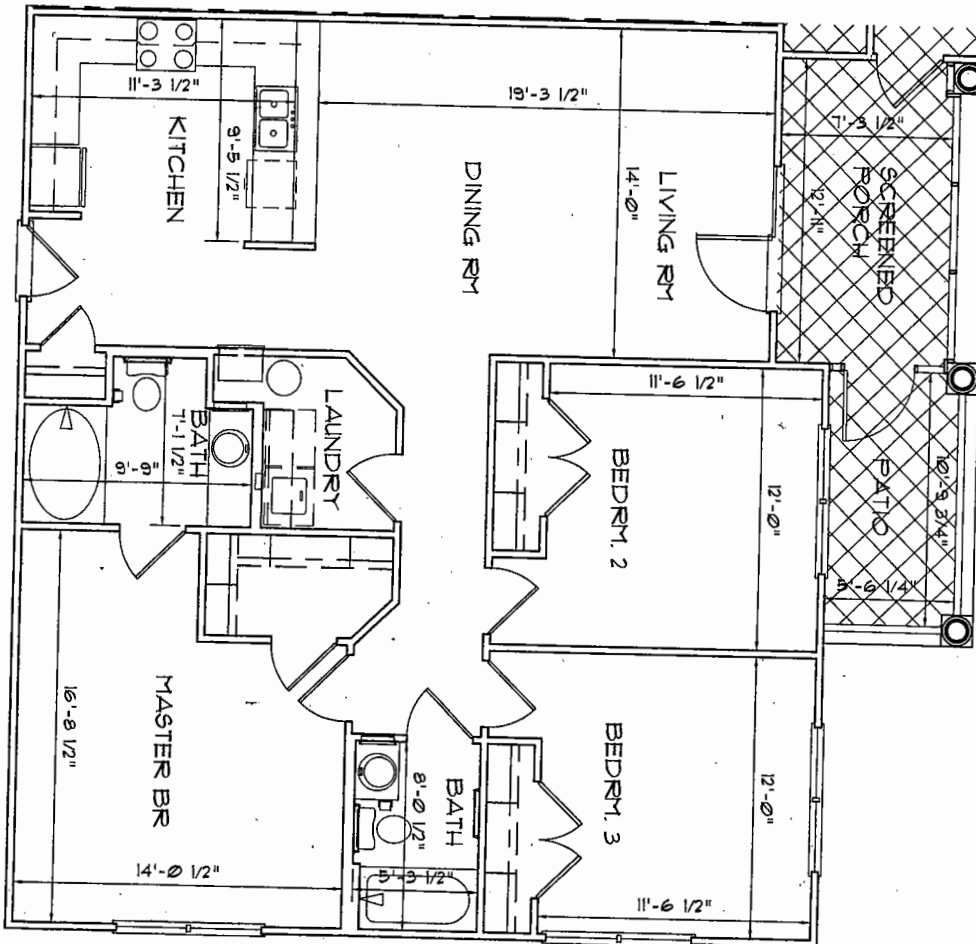
MARTIN RILEY ASSOCIATES - ARCHITECTS, P.C.  
25 CHURCH STREET SUITE 200 DECATUR GEORGIA 30030-3329 404-375-2800

'B' UNIT FLOOR PLAN



BK K 434PG099

# BUILDING 100 - UNIT 103



ST. CROIX 'B' UNIT

SCALE: 3/16" = 1'-0"



HATCHING INDICATES LIMITED COMMON ELEMENTS

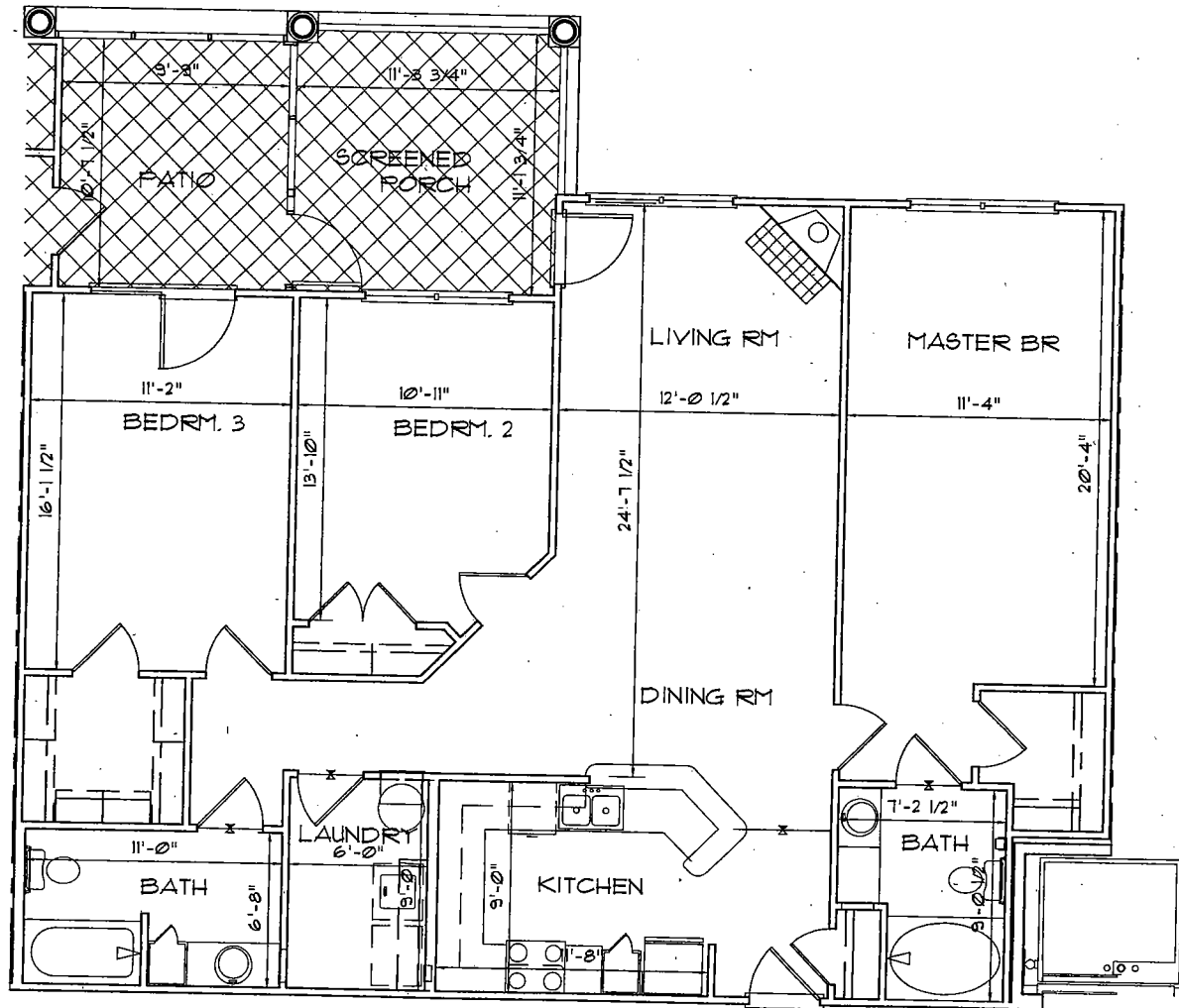


MARTIN RILEY ASSOCIATES - ARCHITECTS, P.C.  
25 CHURCH STREET SUITE 200 DECATUR GEORGIA 30030-3329 404-373-2800

'B' UNIT FLOOR PLAN

PROJECT	REVISION
DATE	
DRAWN BY	

# BUILDING 100 - UNIT 104



ST. THOMAS 'C' UNIT

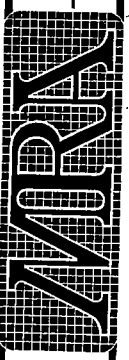
SCALE: 3/16" = 1'-0"



HATCHING  
INDICATES LIMITED  
COMMON ELEMENTS

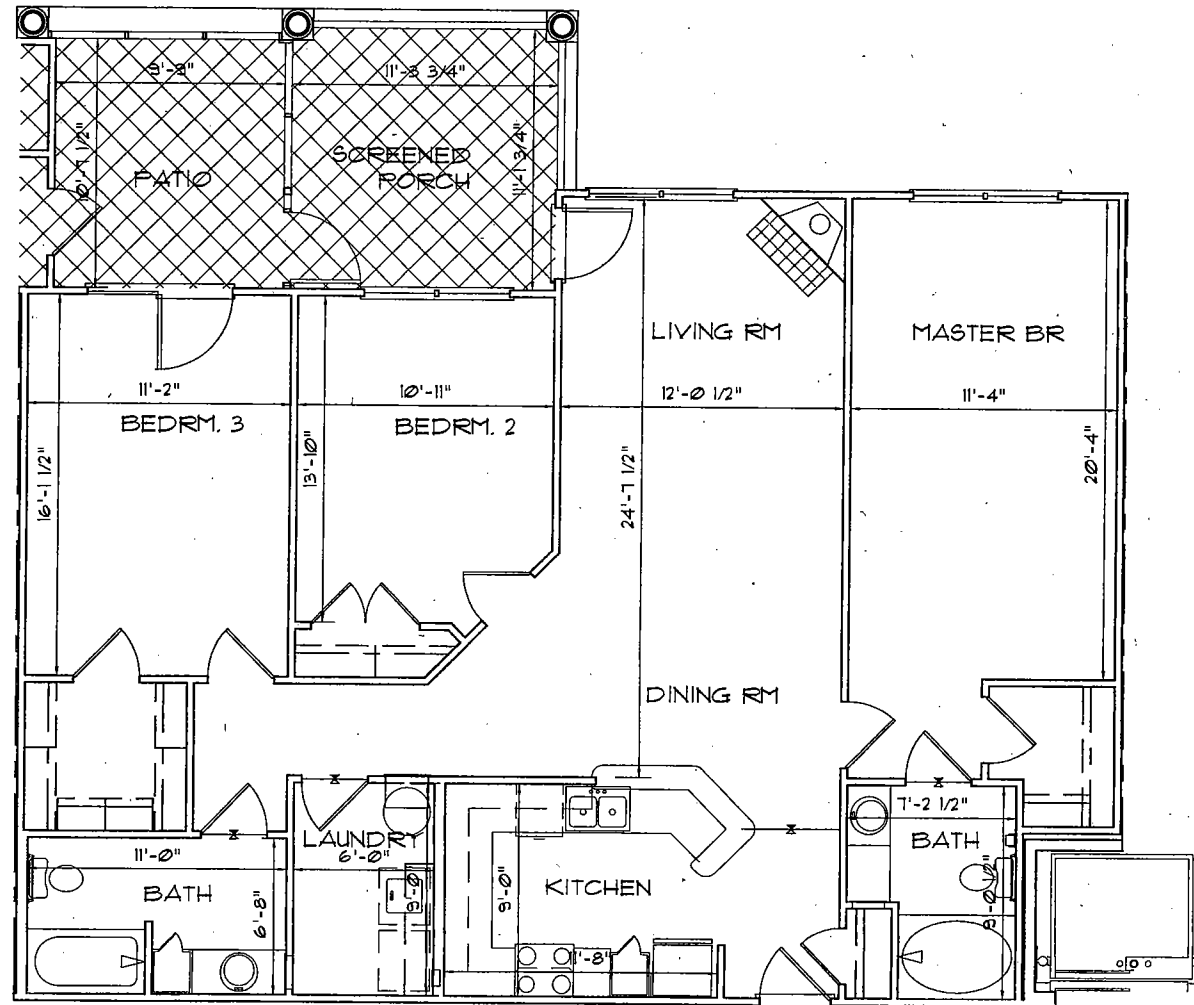
MARTIN RILEY ASSOCIATES - ARCHITECTS, P.C.  
25 CHURCH STREET SUITE 200 DECATUR GEORGIA 30030-3329 404-375-2800

'C' UNIT FLOOR PLAN



BK K 434PG101

# BUILDING 100 - UNIT 105



ST. THOMAS 'C' UNIT

SCALE: 3/16" = 1'-0"



HATCHING  
INDICATES LIMITED  
COMMON ELEMENTS

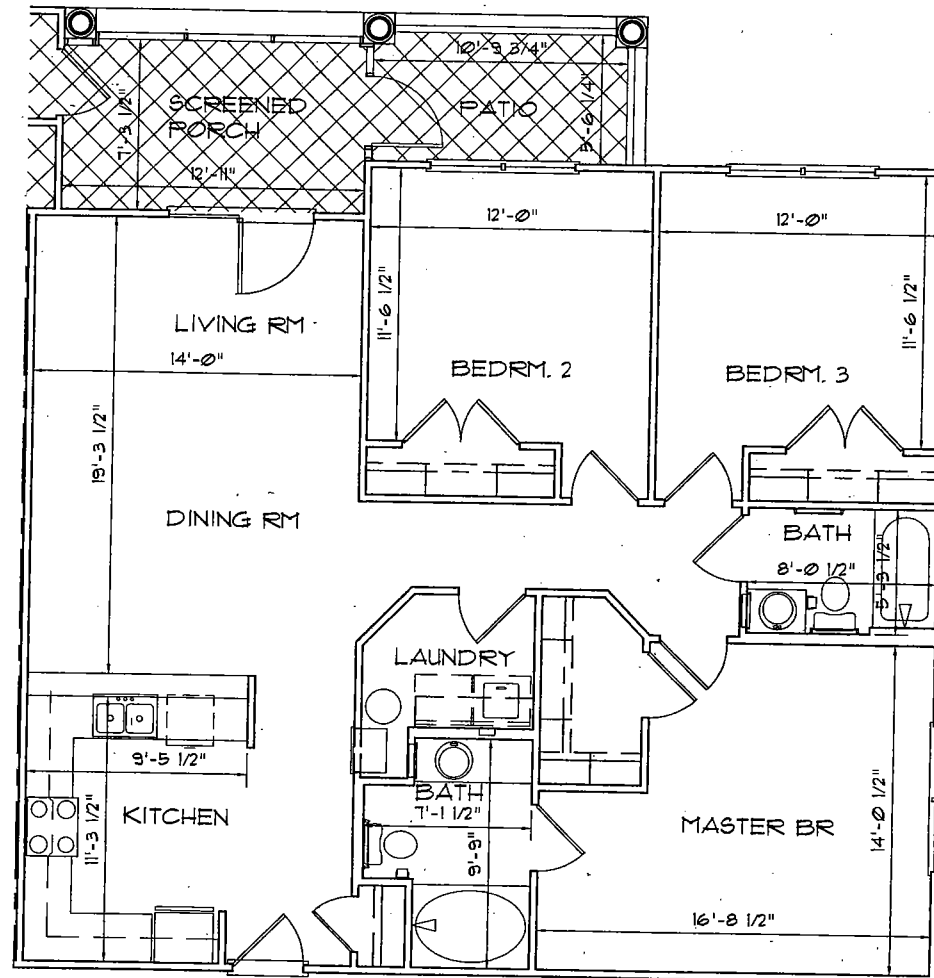
MARTIN RILEY ASSOCIATES - ARCHITECTS, P.C.  
215 CHURCH STREET SUITE 200 DECATUR GEORGIA 30030-3329 404-373-2800

C' UNIT FLOOR PLAN





# BUILDING 100 - UNIT 106



ST. CROIX 'B' UNIT

SCALE: 3/16" = 1'-0"

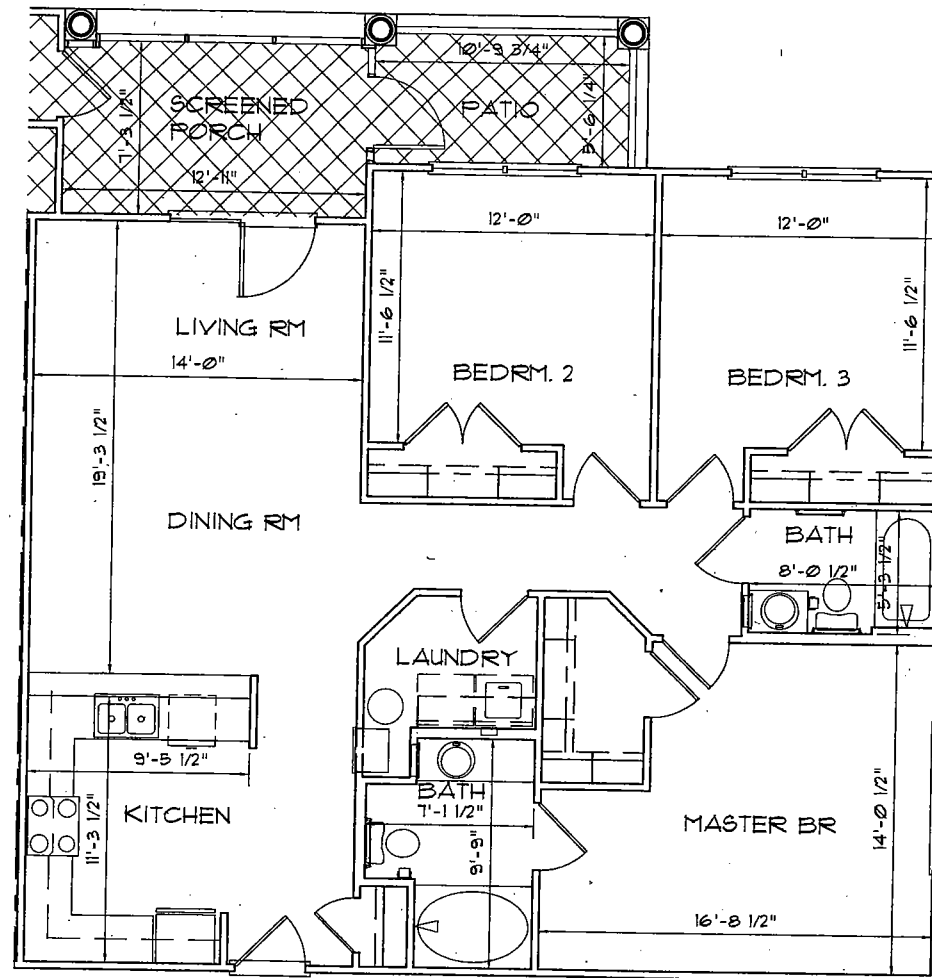


HATCHING  
INDICATES LIMITED  
COMMON ELEMENTS



BK K 434 PG 103

# BUILDING 100 - UNIT 107



ST. CROIX 'B' UNIT

SCALE: 3/16" = 1'-0"



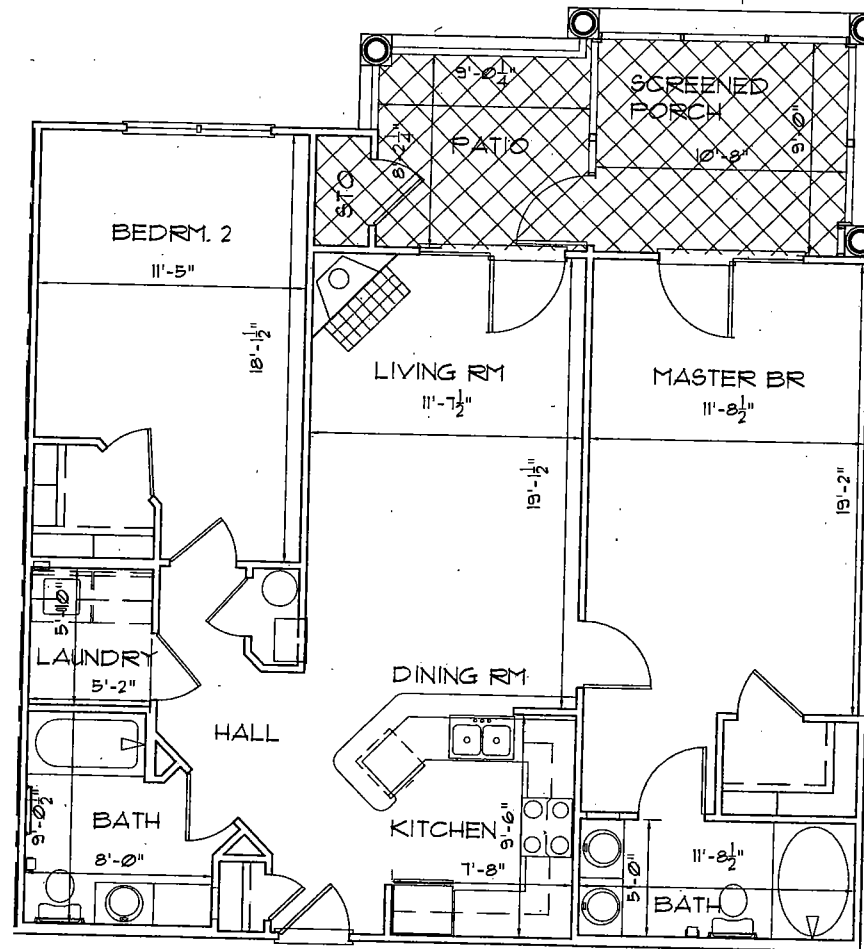
HATCHING  
INDICATES LIMITED  
COMMON ELEMENTS

MARTIN RILEY ASSOCIATES - ARCHITECTS, P.C.  
25 CHURCH STREET SUITE 200 DECATUR GEORGIA 3003-322 404-372-7800

'B' UNIT FLOOR PLAN

BK K 434 PG 104

# BUILDING 100 - UNIT 108



ST. MARTIN 'A' UNIT

SCALE: 3/16" = 1'-0"



HATCHING  
INDICATES LIMITED  
COMMON ELEMENTS

MARTIN RILEY ASSOCIATES - ARCHITECTS, P.C.  
25 CHURCH STREET SUITE 200 DECATUR GEORGIA 30030-3329 404-77-2800

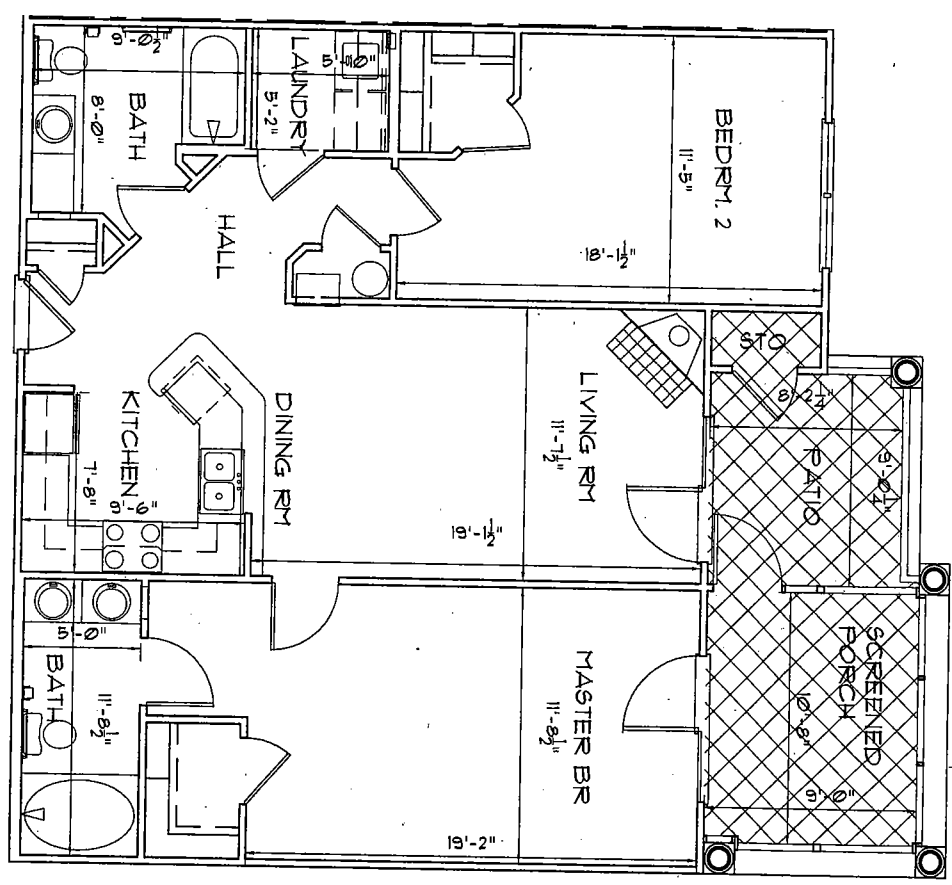
THE RETREAT

'A' UNIT FLOOR PLAN



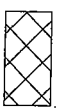
BK K 434PG105

# BUILDING 100 - UNIT 109

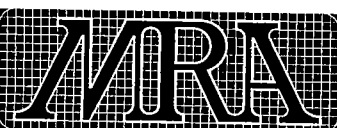


## ST. MARTIN 'A' UNIT

SCALE: 3/16" = 1'-0"



HATCHING INDICATES LIMITED COMMON ELEMENTS



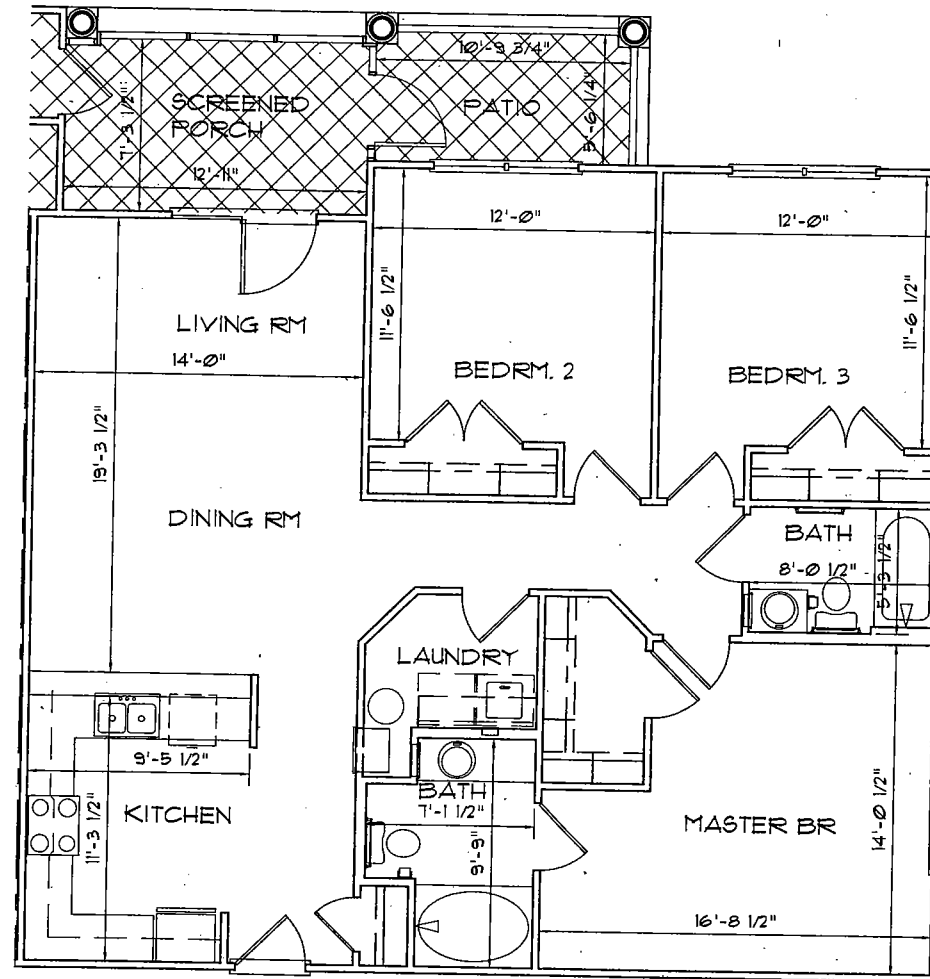
MARTIN RILEY ASSOCIATES - ARCHITECTS, P.C.  
25 CHURCH STREET SUITE 200 DECATUR GEORGIA 30030-3329 404-373-2800  
THE RETREAT

'A' UNIT FLOOR PLAN

PROJECT	REVISION
DATE	
DRAWN BY	

BK K 434 PG 106

# BUILDING 100 - UNIT 110



ST. CROIX 'B' UNIT

SCALE: 3/16" = 1'-0"



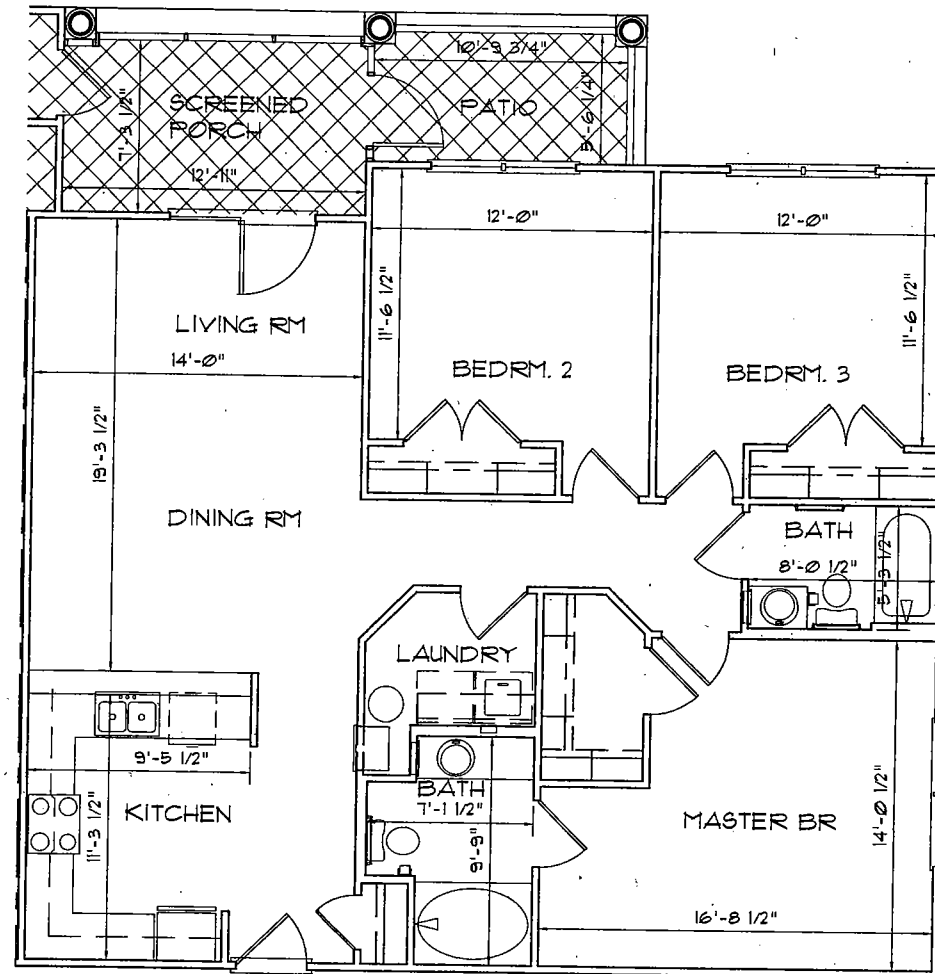
HATCHING  
INDICATES LIMITED  
COMMON ELEMENTS

MARTIN RILEY ASSOCIATES - ARCHITECTS, P.C.  
25 CHURCH STREET SUITE 200 DECATUR GEORGIA 30030-3339 404-377-2000

'B' UNIT FLOOR PLAN

BK K 434 PG 107

# BUILDING 100 - UNIT 111



ST. CROIX 'B' UNIT

SCALE: 3/16" = 1'-0"



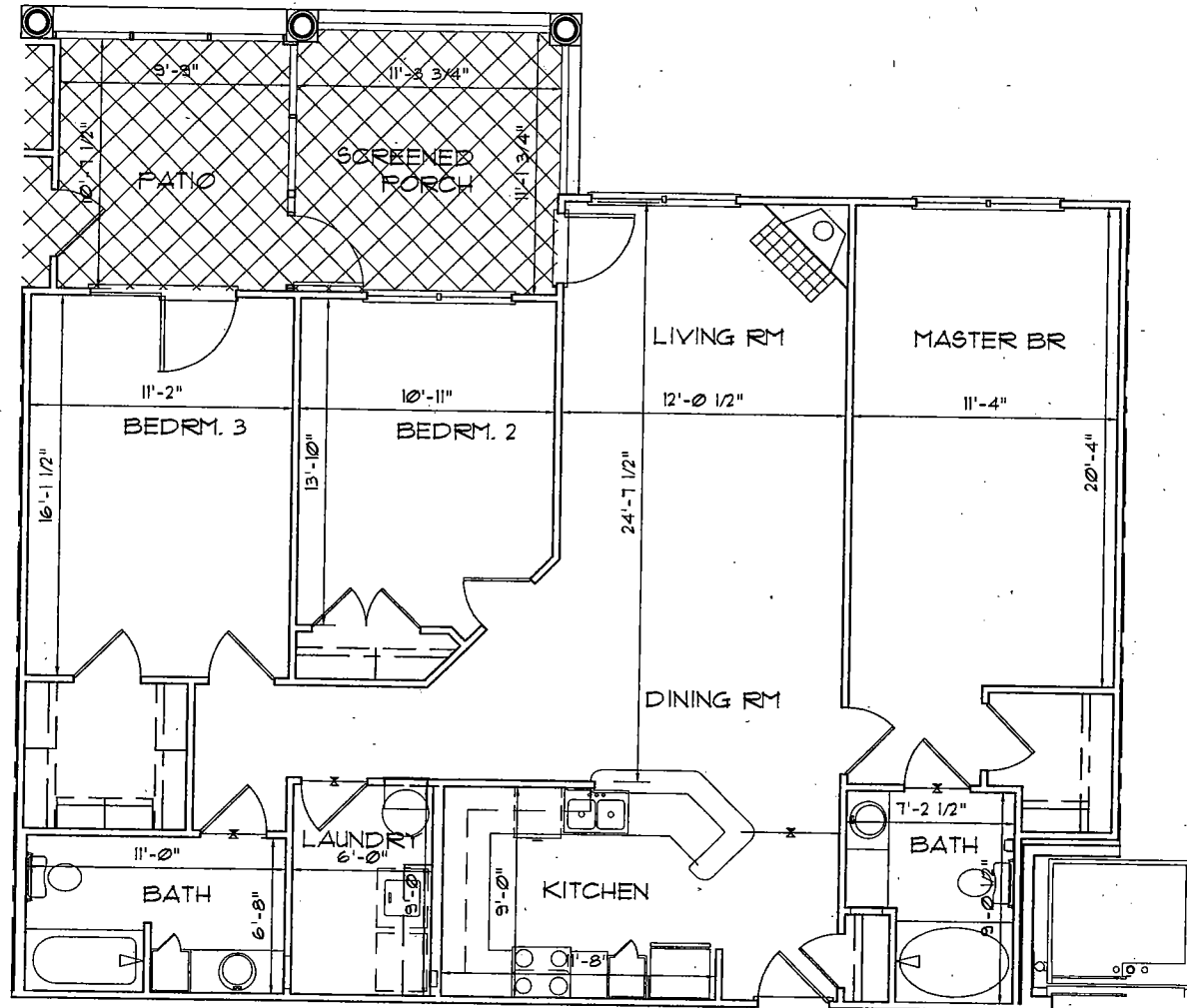
HATCHING  
INDICATES LIMITED  
COMMON ELEMENTS

MARTIN RILEY ASSOCIATES - ARCHITECTS, P.C.  
25 CHURCH STREET SUITE 200 DECATUR GEORGIA 30030-5529 404-582-2800

**MARN**

'B' UNIT FLOOR PLAN

# BUILDING 100 - UNIT 112



ST. THOMAS 'C' UNIT

SCALE: 3/16" = 1'-0"

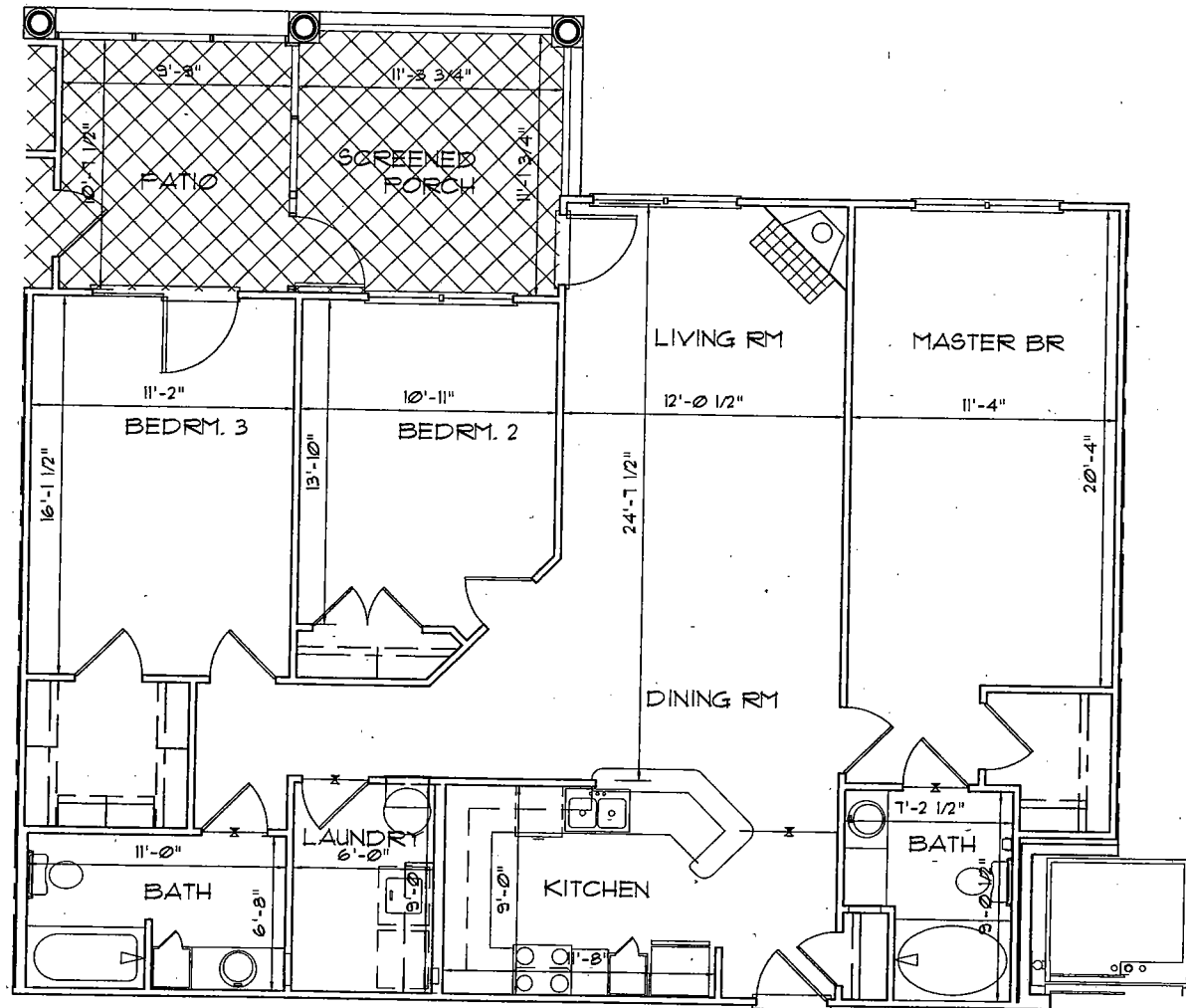


HATCHING  
INDICATES LIMITED  
COMMON ELEMENTS



BK K 434PG109

# BUILDING 100 - UNIT 113



ST. THOMAS 'C' UNIT

SCALE: 3/16" = 1'-0"



HATCHING  
INDICATES LIMITED  
COMMON ELEMENTS

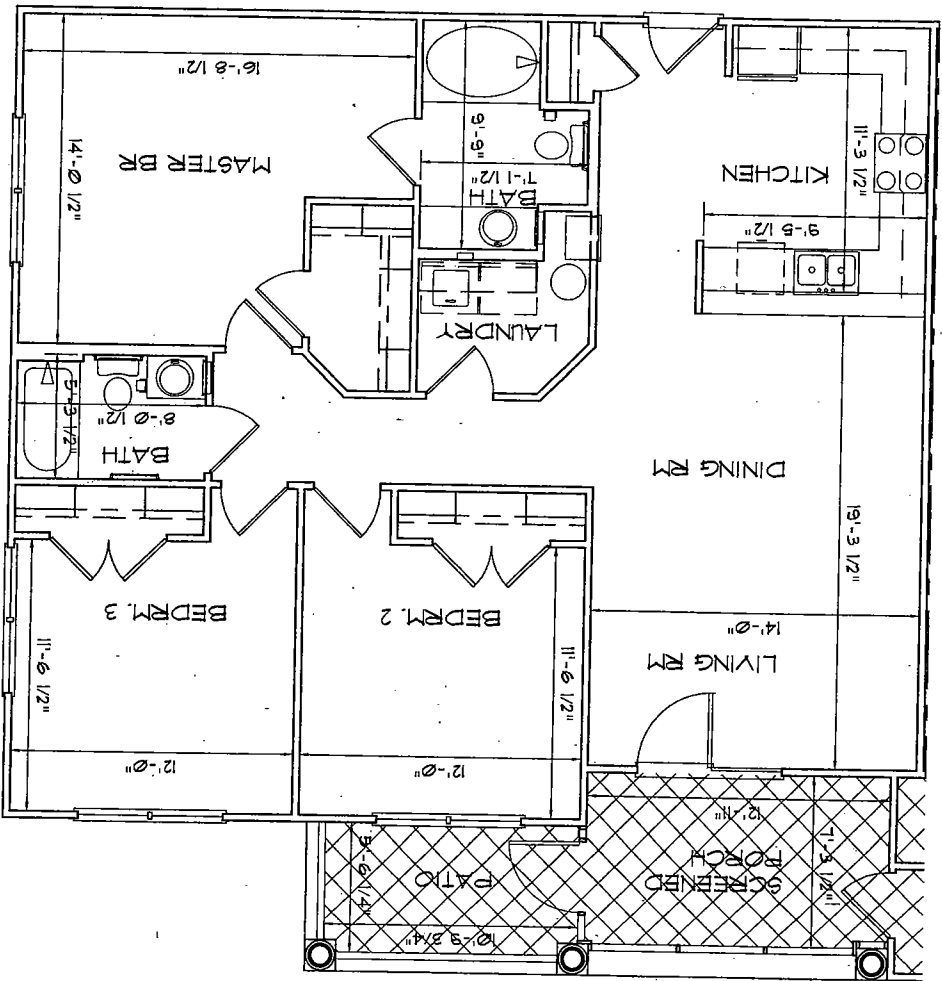
MARTIN RILEY ASSOCIATES - ARCHITECTS, P.C.  
25 CHURCH STREET SUITE 200 DECATUR GEORGIA 3003-329 404-375-7800

'C' UNIT FLOOR PLAN



BK K 434P6110

# BUILDING 100 - UNIT 114



ST. CROIX B' UNIT

SCALE: 3/16" = 1'-0"



HATCHING INDICATES LIMITED COMMON ELEMENTS

**MRA**

MARTIN RILEY ASSOCIATES - ARCHITECTS, P.C.  
26 CHURCH STREET SUITE 200 DECATUR GEORGIA 30030-3329 404-775-2800

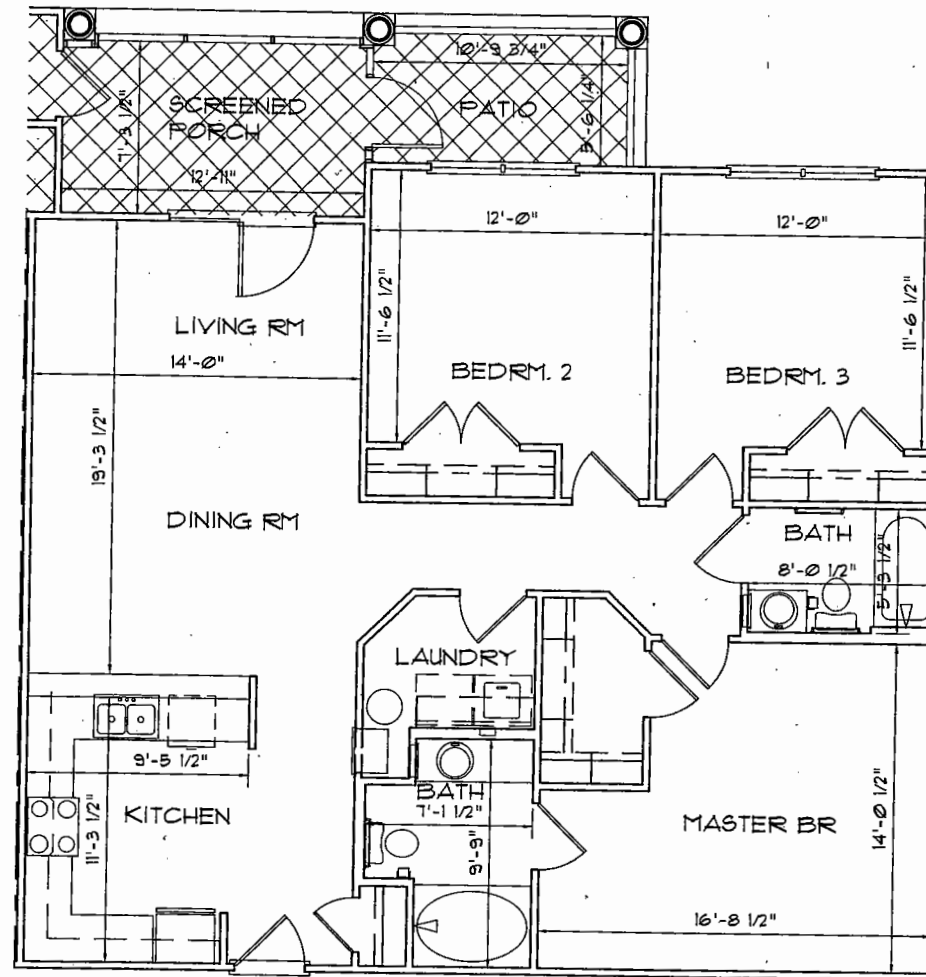
B' UNIT FLOOR PLAN

DATE	REVISION

BK - K 434PG111

BK K 434PG111

## BUILDING 100 - UNIT 115



### ST. CROIX 'B' UNIT

SCALE: 3/16" = 1'-0"



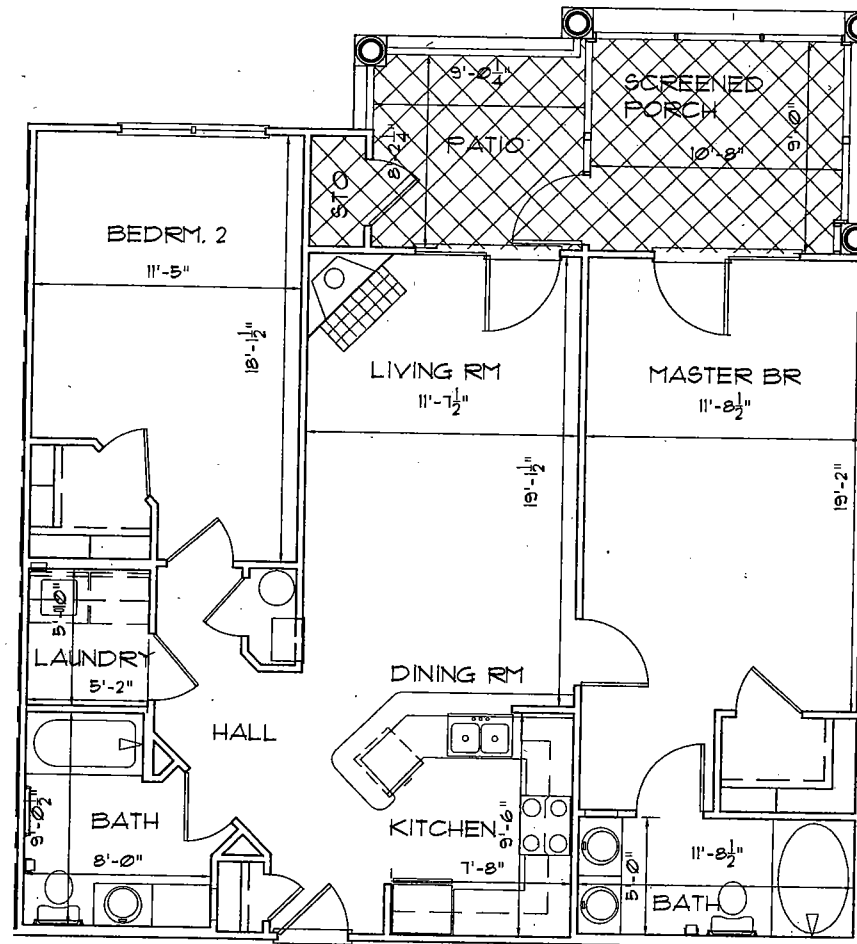
HATCHING  
INDICATES LIMITED  
COMMON ELEMENTS

MARTIN RILEY ASSOCIATES - ARCHITECTS, P.C.  
215 CHURCH STREET SUITE 200 DECATUR GEORGIA 30030-3229 404-372-2800

'B' UNIT FLOOR PLAN

**MRA**

# BUILDING 100 - UNIT 116



ST. MARTIN 'A' UNIT

SCALE: 3/16" = 1'-0"



HATCHING  
INDICATES LIMITED  
COMMON ELEMENTS

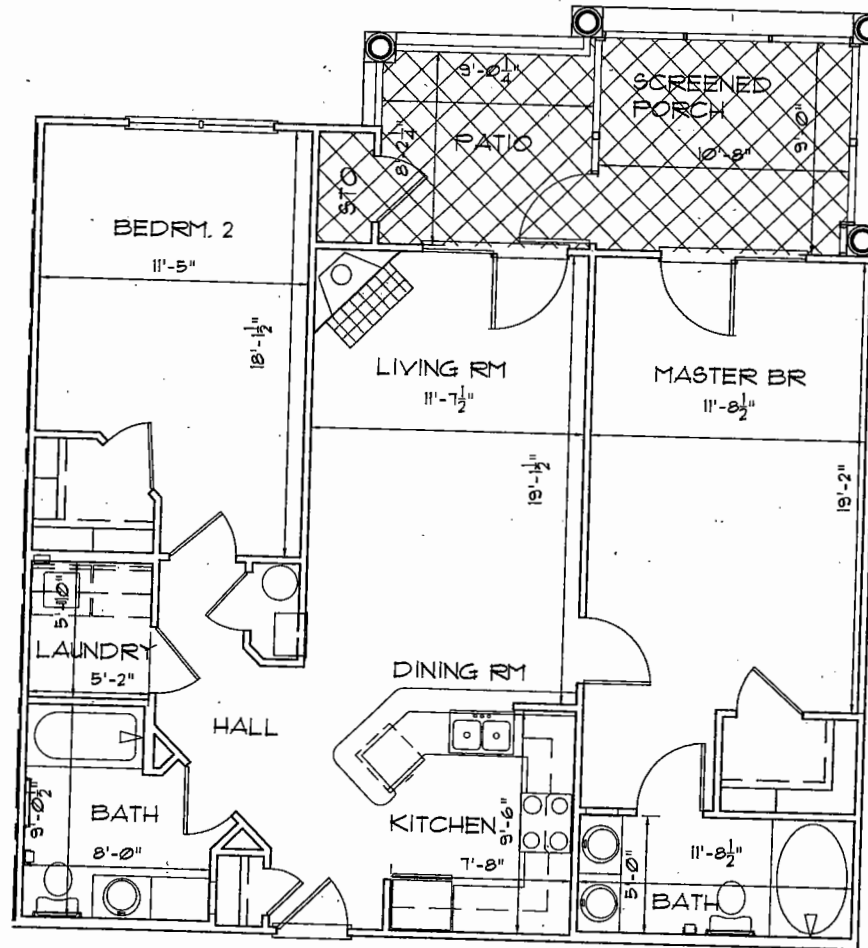
MARTIN RILEY ASSOCIATES - ARCHITECTS, P.C.  
25 CHURCH STREET SUITE 200 DECATUR GEORGIA 30030-3329 404-375-2800  
THE RETREAT

'A' UNIT FLOOR PLAN



BK K 434PG113

# BUILDING 100 - UNIT 117



ST. MARTIN 'A' UNIT

SCALE: 3/16" = 1'-0"



HATCHING  
INDICATES LIMITED  
COMMON ELEMENTS

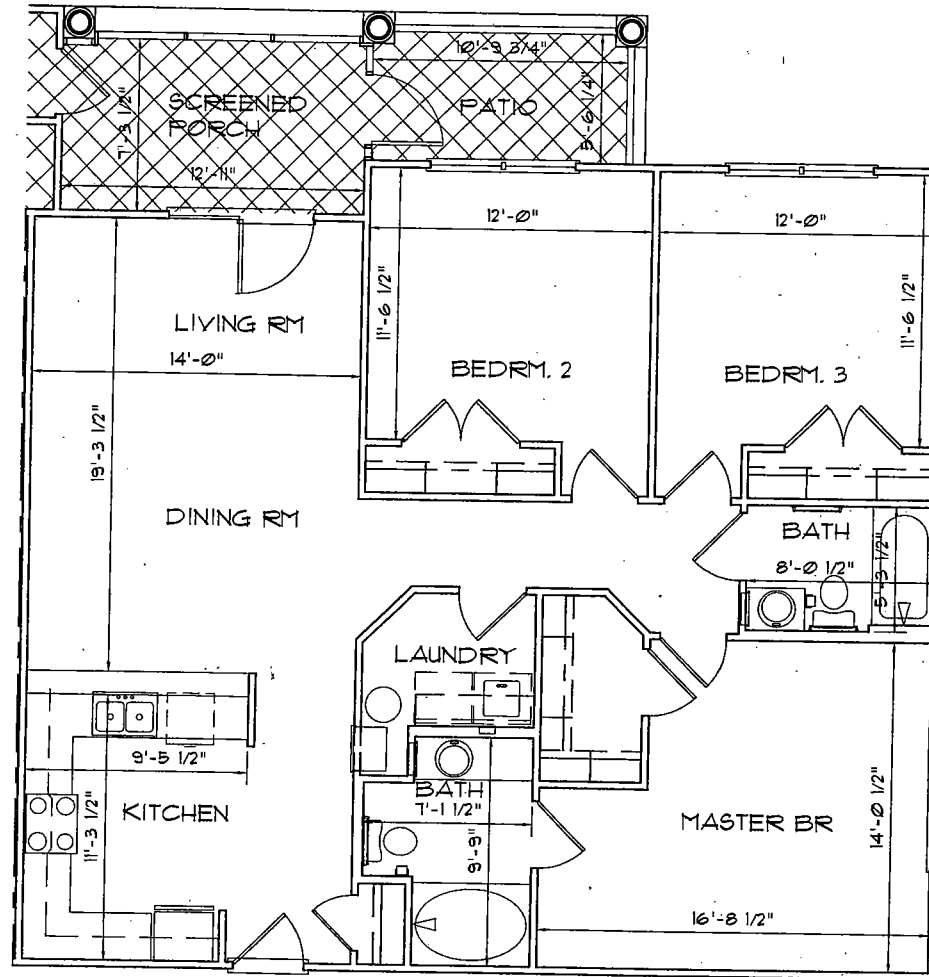
MARTIN RILEY ASSOCIATES - ARCHITECTS, P.C.  
25 CHURCH STREET SUITE 200 DECATUR GEORGIA 30030-3329 404-572-2000  
THE RETREAT

1/4" UNIT FLOOR PLAN

**MARA**

BK K 434PG114

# BUILDING 100 - UNIT 118



ST. CROIX 'B' UNIT

SCALE: 3/16" = 1'-0"



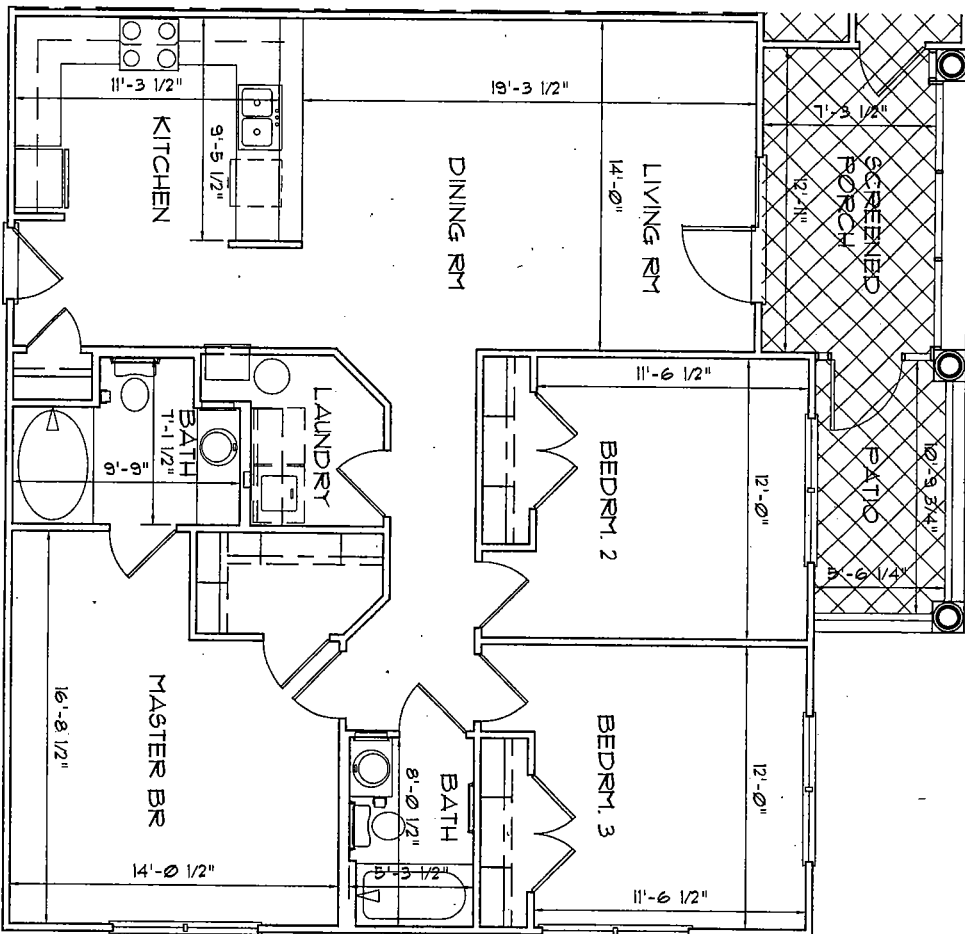
HATCHING  
INDICATES LIMITED  
COMMON ELEMENTS

MARTIN RILEY ASSOCIATES - ARCHITECTS, P.C.  
215 CHURCH STREET SUITE 200 DECATUR GEORGIA 30030-3329 404-373-2800

'B' UNIT FLOOR PLAN



# BUILDING 100 - UNIT 119



ST. CROIX 'B' UNIT

SCALE: 3/16" = 1'-0"



HATCHING INDICATES LIMITED COMMON ELEMENTS



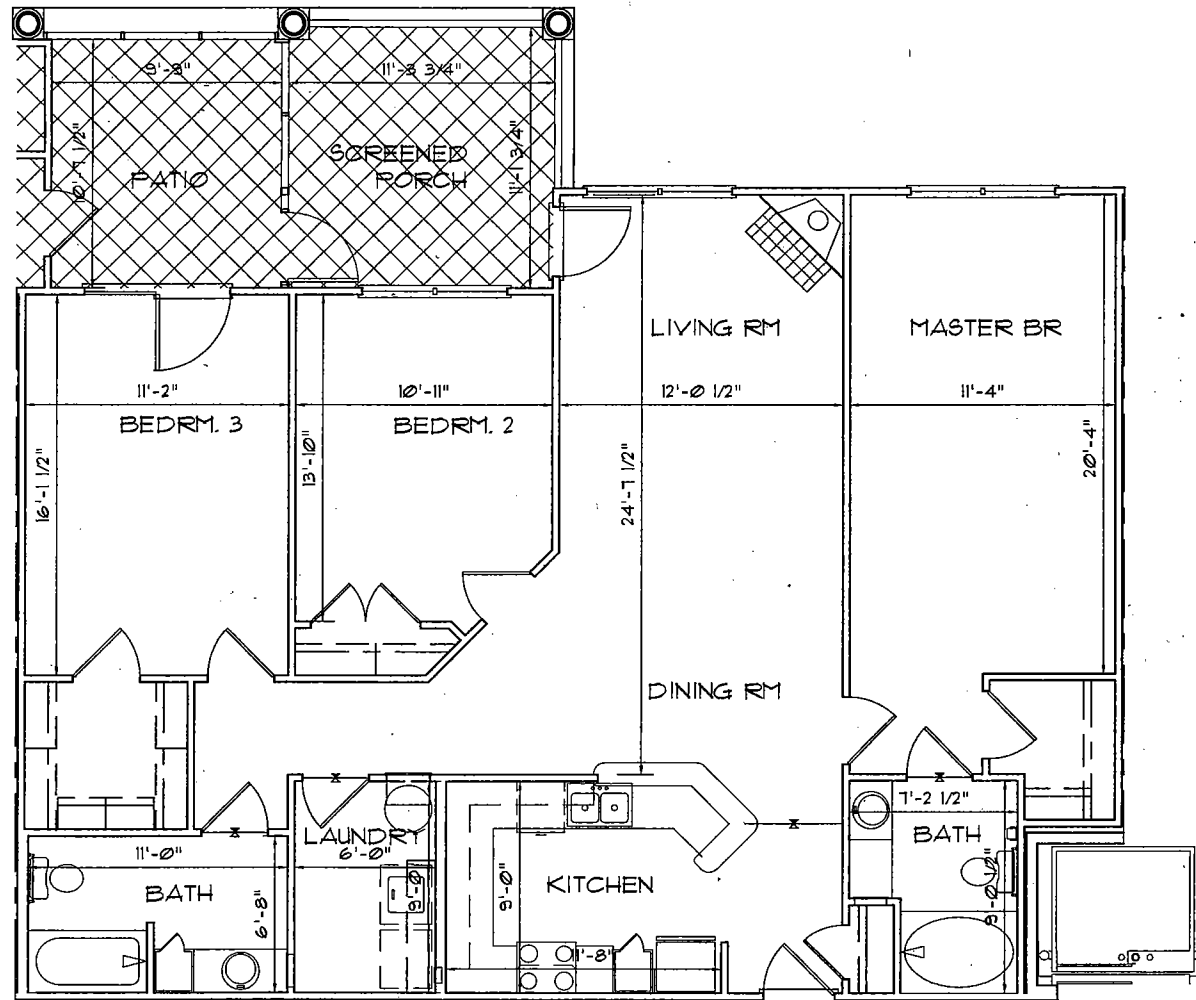
MARTIN RILEY ASSOCIATES - ARCHITECTS, P.C.  
25 CHURCH STREET SUITE 200 DECATUR GEORGIA 30030-3329 404-373-2800

'B' UNIT FLOOR PLAN

PROJECT	DATE	DRAWN BY

BK K 434PG116

# BUILDING 100 - UNIT 120



ST. THOMAS 'C' UNIT

SCALE: 3/16" = 1'-0"



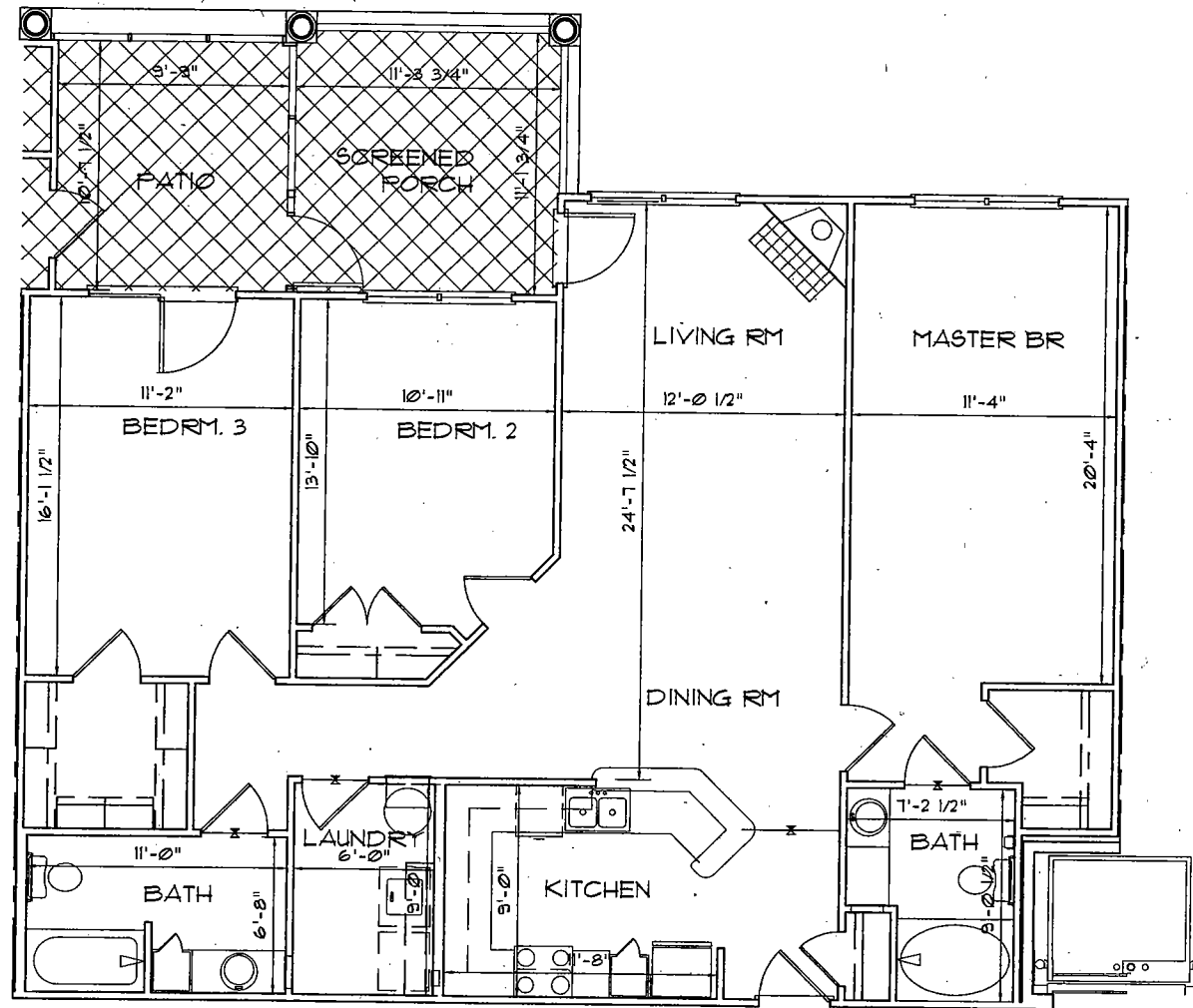
HATCHING  
INDICATES LIMITED  
COMMON ELEMENTS

MARTIN RILEY ASSOCIATES - ARCHITECTS, P.C.  
215 CHURCH STREET SUITE 200 DECATUR GEORGIA 30030-5329 404-373-2800

'C' UNIT FLOOR PLAN



# BUILDING 100 - UNIT 121



ST. THOMAS 'C' UNIT

SCALE: 3/16" = 1'-0"

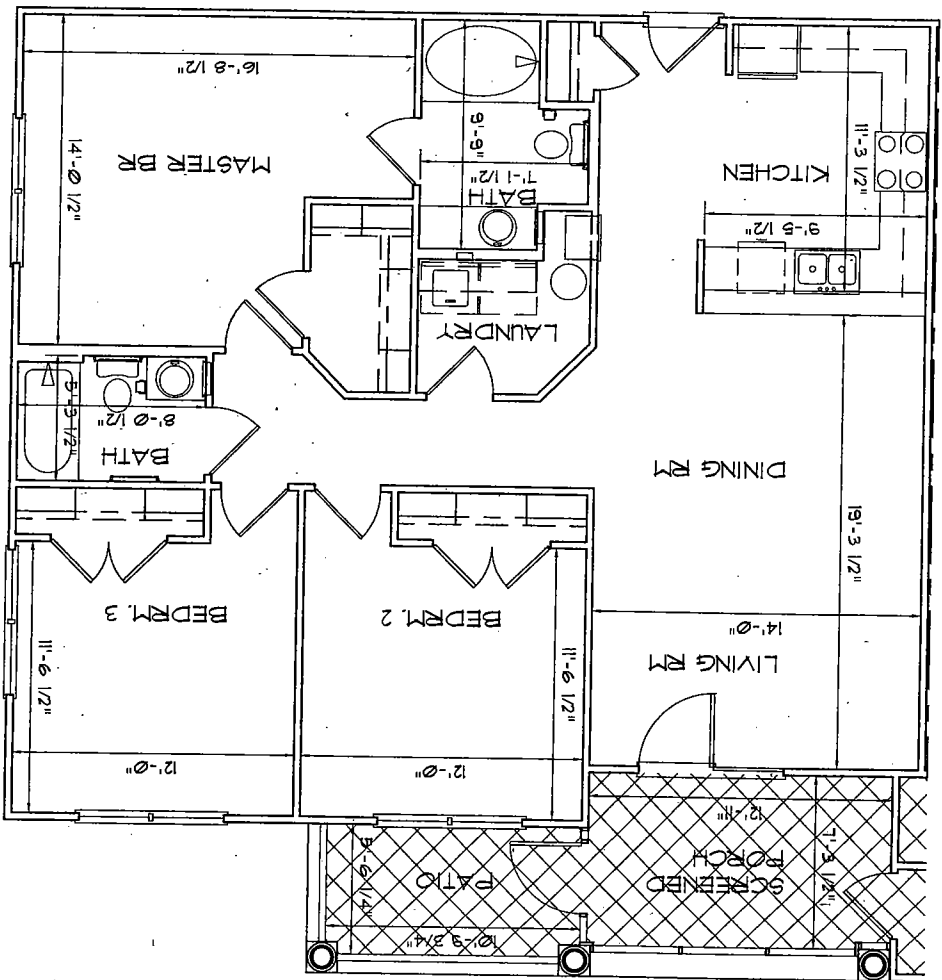


HATCHING  
INDICATES LIMITED  
COMMON ELEMENTS



BK K 434PG118

# BUILDING 100 - UNIT 122



ST. CROIX B' UNIT

SCALE: 3/16" = 1'-0"



HATCHING INDICATES LIMITED COMMON ELEMENTS

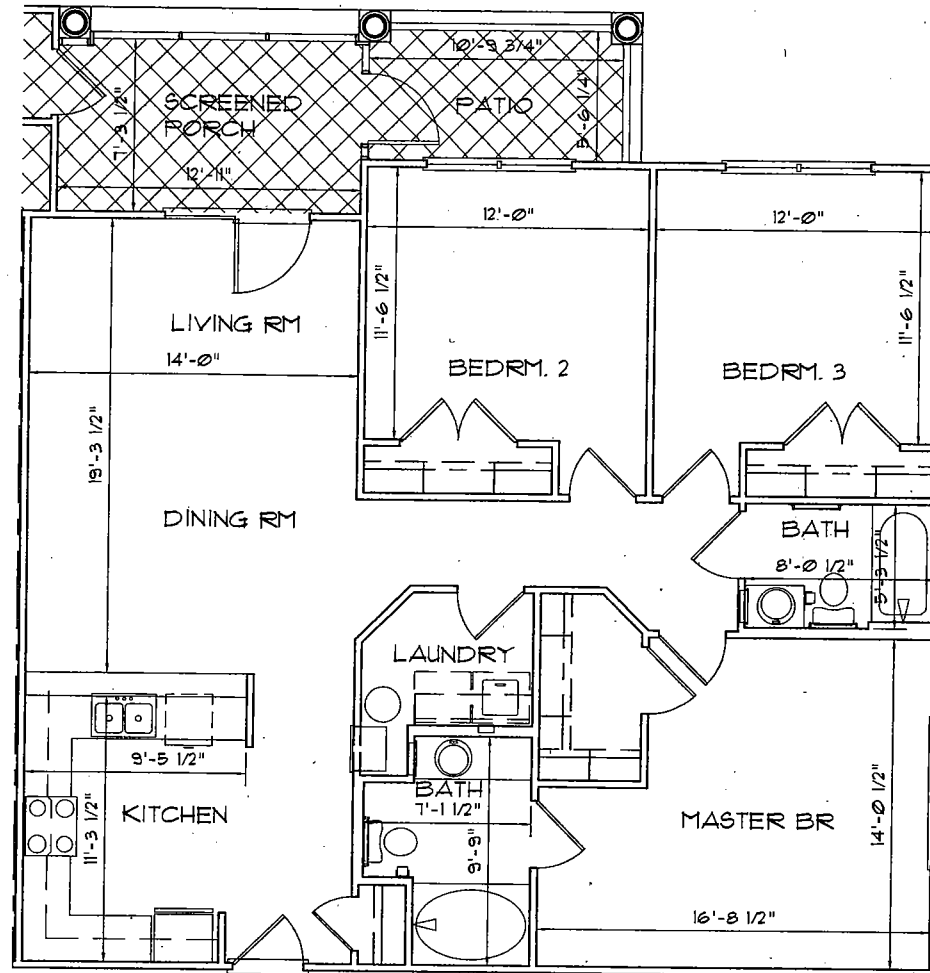
B' UNIT FLOOR PLAN

MARTIN RILEY ASSOCIATES - ARCHITECTS, P.C.  
25 CHURCH STREET SUITE 20 DECATUR GEORGIA 30030-339 404-375-2800

MRA

BK K 434PG119

# BUILDING 100 - UNIT 123



ST. CROIX 'B' UNIT

SCALE: 3/16" = 1'-0"



HATCHING  
INDICATES LIMITED  
COMMON ELEMENTS

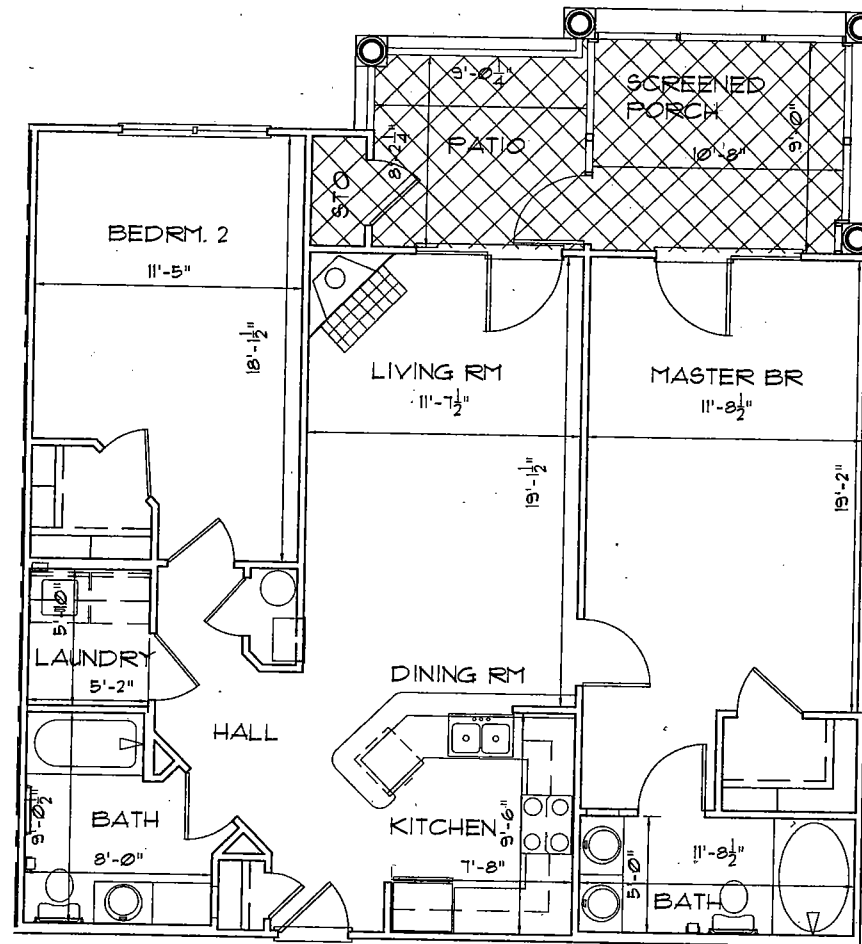
MARTIN RILEY ASSOCIATES - ARCHITECTS, P.C.  
25 CHURCH STREET SUITE 200 DECATUR GEORGIA 30030-3329 404-372-2800

'B' UNIT FLOOR PLAN

**MARNA**

BK K 434 PG 120

# BUILDING 100 - UNIT 124



ST. MARTIN 'A' UNIT

SCALE: 3/16" = 1'-0"



HATCHING  
INDICATES LIMITED  
COMMON ELEMENTS

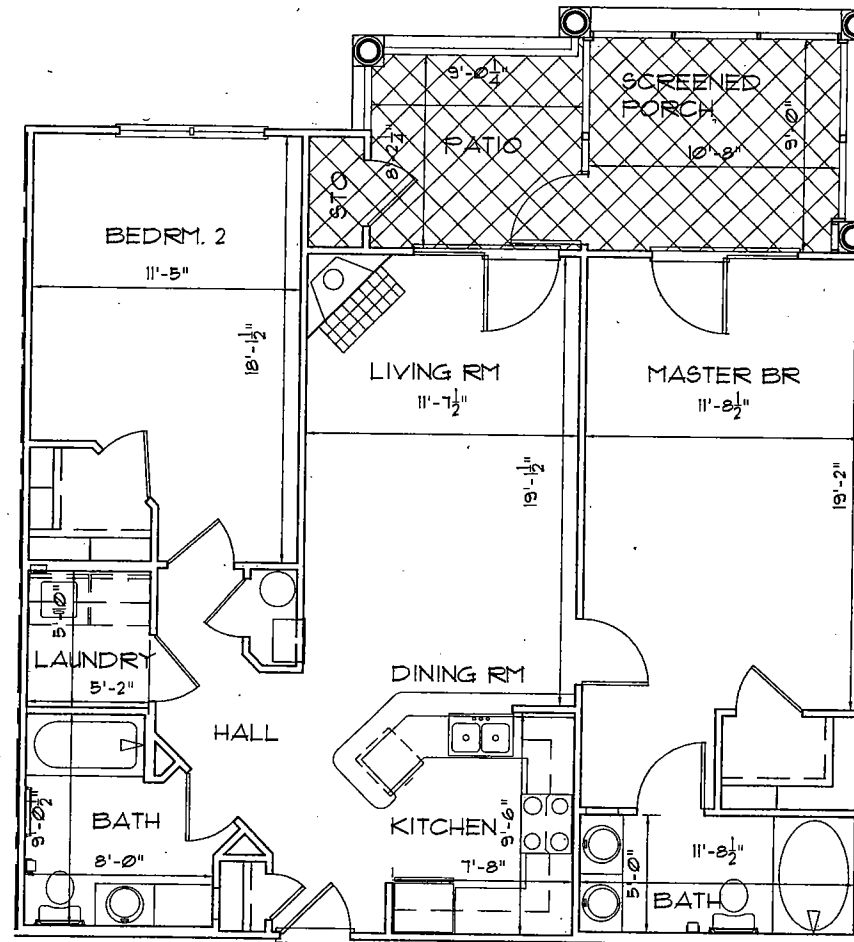
MARTIN RILEY ASSOCIATES - ARCHITECTS, P.C.  
25 CHURCH STREET SUITE 200 DECATUR GEORGIA 3003-3329 404-373-2800  
THE RETREAT

'A' UNIT FLOOR PLAN

**MRA**

BK K 434PG121

# BUILDING 200 - UNIT 201



ST. MARTIN 'A' UNIT

SCALE: 3/16" = 1'-0"



HATCHING  
INDICATES LIMITED  
COMMON ELEMENTS

MARTIN RILEY ASSOCIATES - ARCHITECTS, P.C.  
25 CHURCH STREET SUITE 200 DECATUR GEORGIA 30030-3329 404-375-2800

THE RETREAT

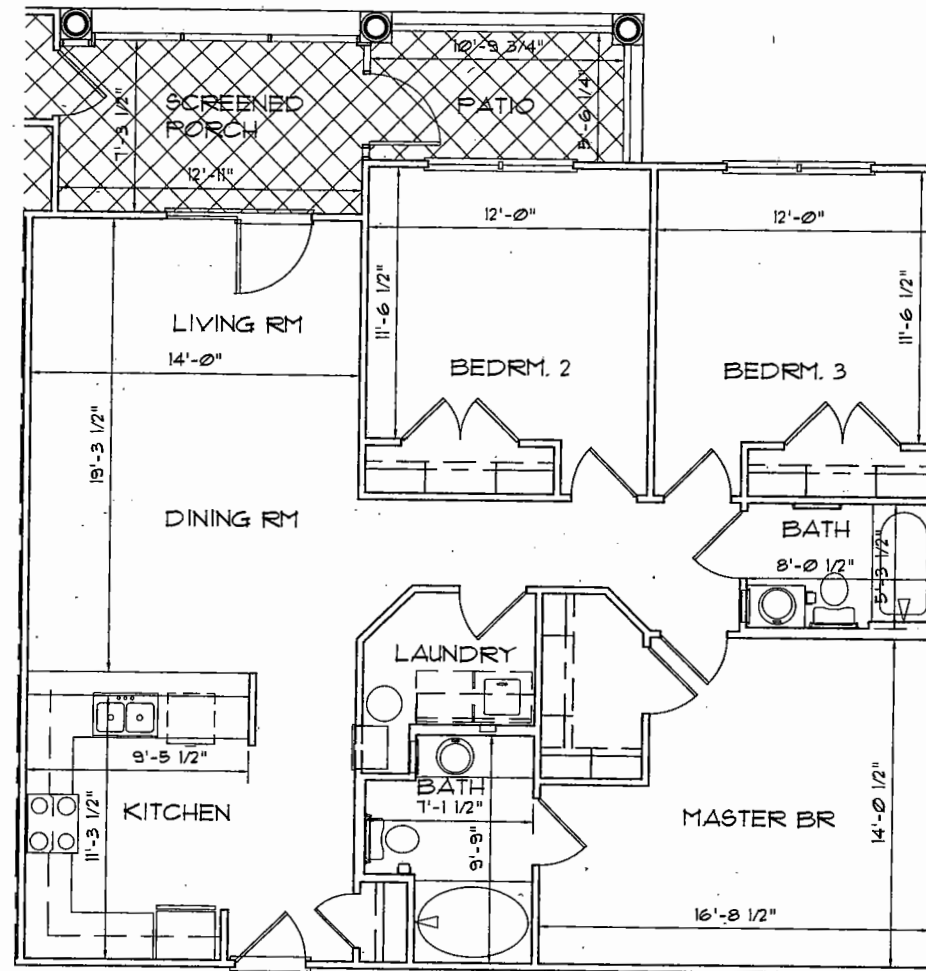
'A' UNIT FLOOR PLAN

DATE	
BY	
CHECKED BY	
APPROVED BY	



BK K 434 PG 122

# BUILDING 200 - UNIT 202



ST. CROIX 'B' UNIT

SCALE: 3/16" = 1'-0"



HATCHING  
INDICATES LIMITED  
COMMON ELEMENTS

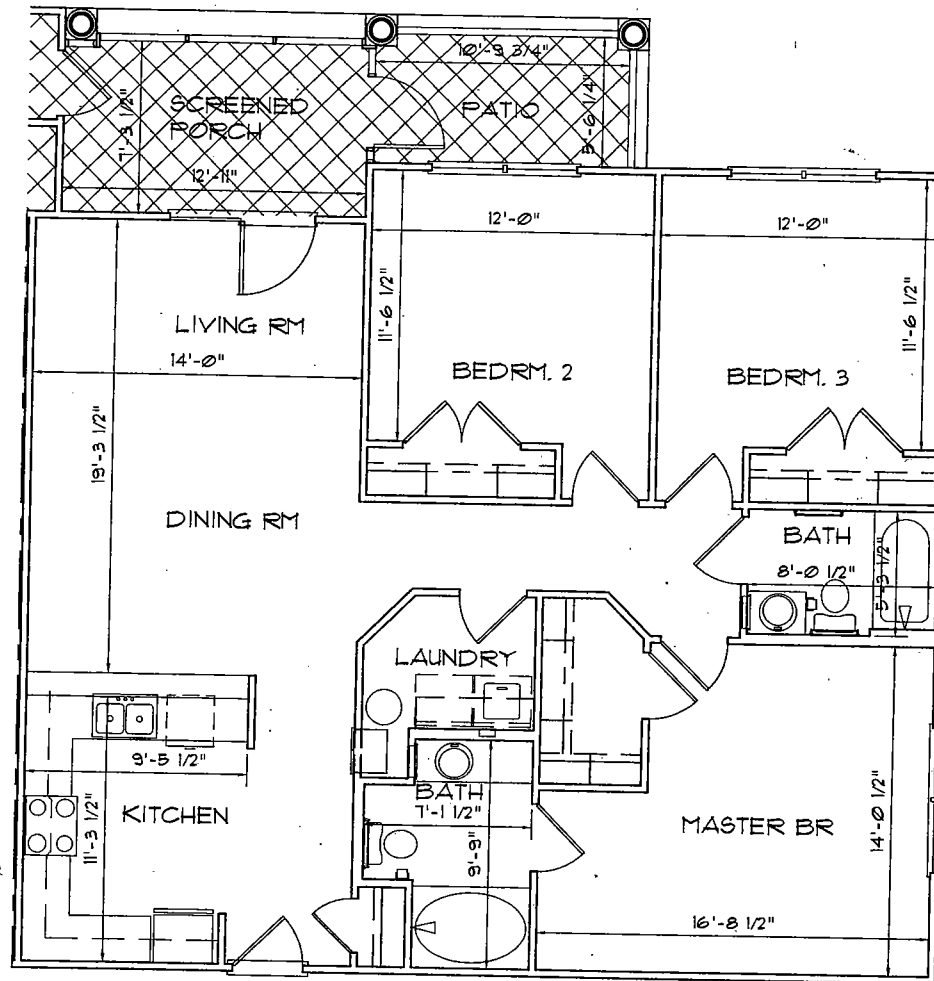
MARTIN RILEY ASSOCIATES - ARCHITECTS, P.C.  
215 CHURCH STREET SUITE 200 DECATUR GEORGIA 30030-3329 404-573-2800

'B' UNIT FLOOR PLAN

**MRA**

BK K 434PG123

# BUILDING 200 - UNIT 203



ST. CROIX 'B' UNIT

SCALE: 3/16" = 1'-0"



HATCHING  
INDICATES LIMITED  
COMMON ELEMENTS

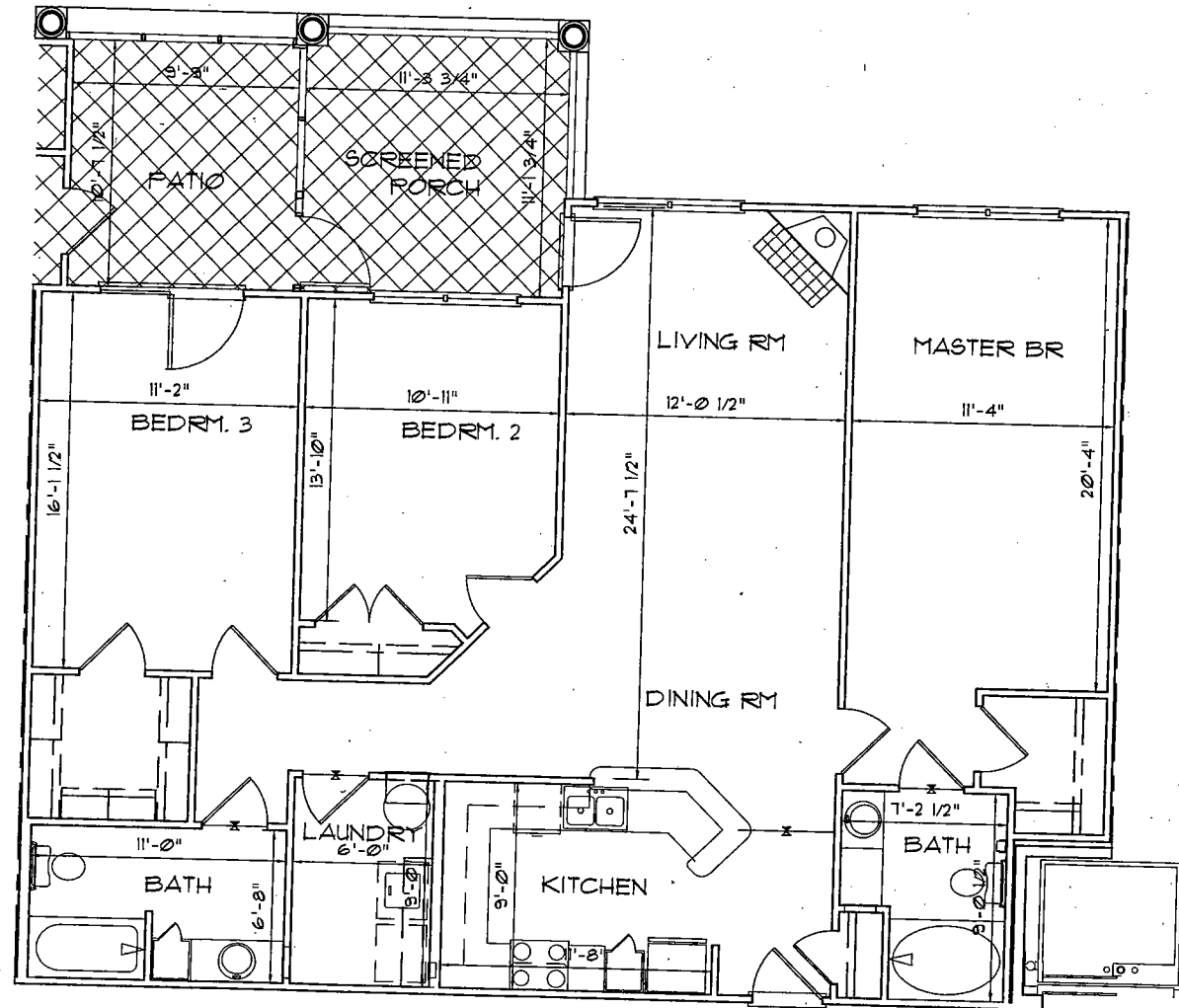
MARTIN RILEY ASSOCIATES - ARCHITECTS, P.C.  
25 CHURCH STREET SUITE 200 DECATUR GEORGIA 30030-3329 404-373-2800

'B' UNIT FLOOR PLAN

MRA

BK K 434PG124

# BUILDING 200 - UNIT 204



ST. THOMAS 'C' UNIT

SCALE: 3/16" = 1'-0"



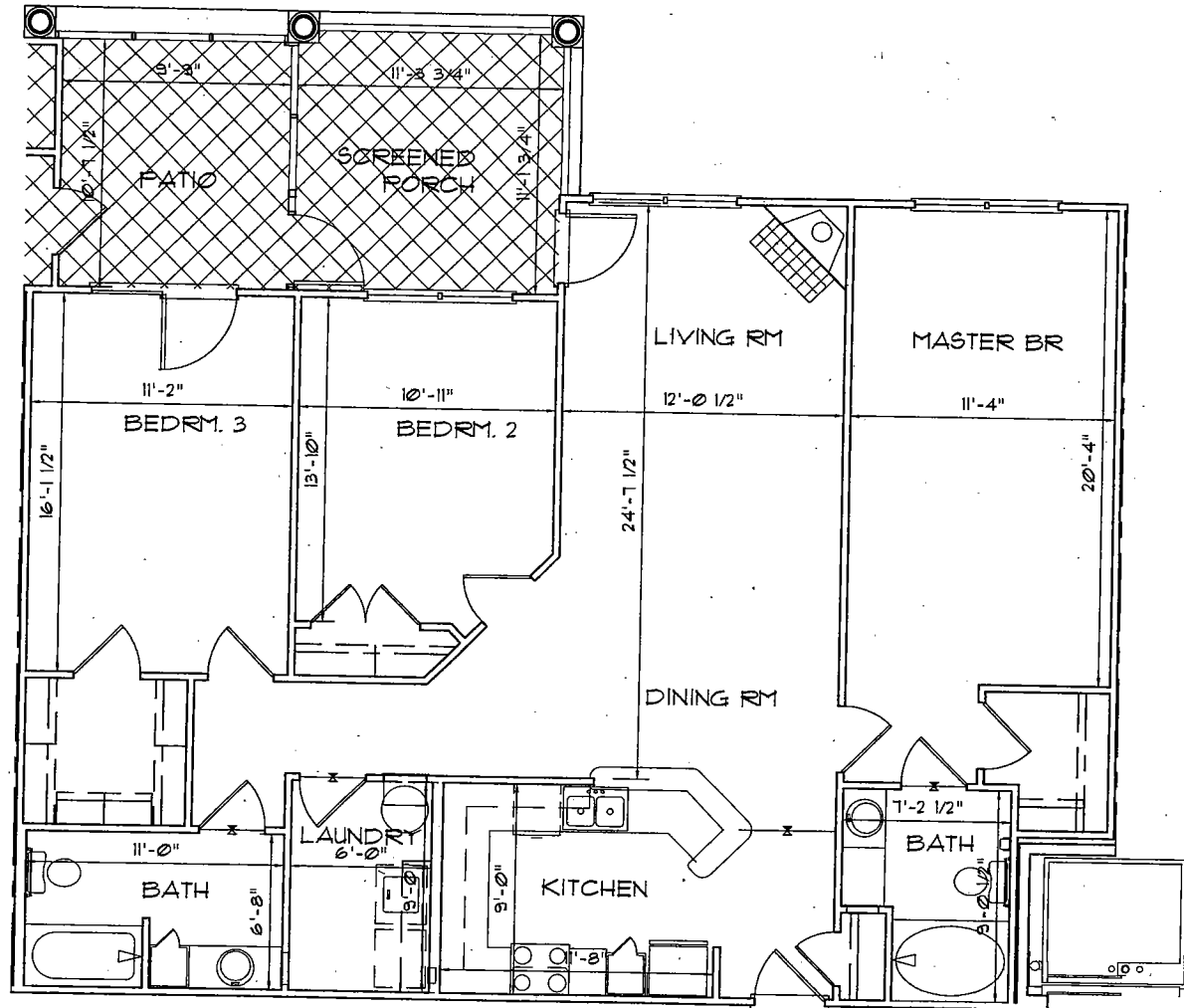
HATCHING  
INDICATES LIMITED  
COMMON ELEMENTS

MARTIN RILEY ASSOCIATES - ARCHITECTS, P.C.  
25 CHURCH STREET SUITE 200 DECATUR GEORGIA 30030-3329 404-375-2800

1" UNIT FLOOR PLAN

BK K 434 PG 125

# BUILDING 200 - UNIT 205



ST. THOMAS 'C' UNIT

SCALE: 3/16" = 1'-0"



HATCHING  
INDICATES LIMITED  
COMMON ELEMENTS

MARTIN RILEY ASSOCIATES - ARCHITECTS, P.C.  
25 CHURCH STREET SUITE 200 DECATUR GEORGIA 30030-3329 404-375-2800

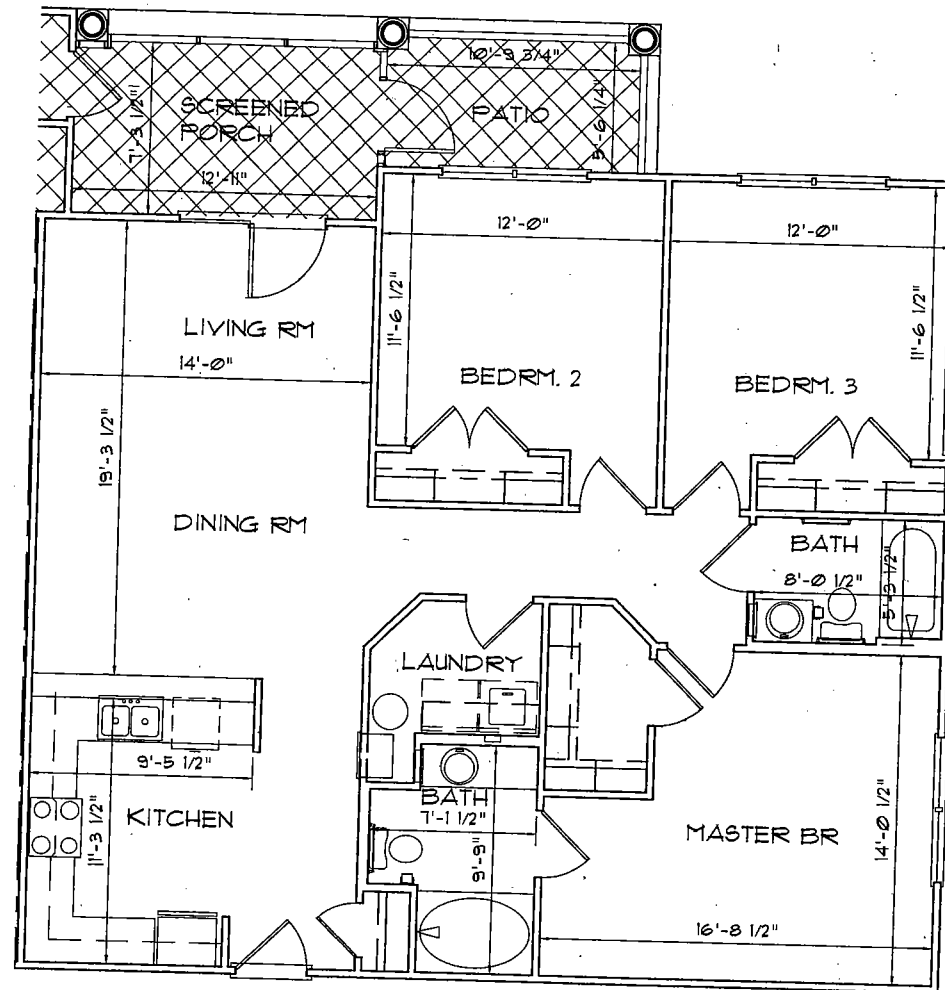
1/2" UNIT FLOOR PLAN

**MRA**



BK K 434 PG 126

# BUILDING 200 - UNIT 206



ST. CROIX 'B' UNIT

SCALE: 3/16" = 1'-0"



HATCHING  
INDICATES LIMITED  
COMMON ELEMENTS

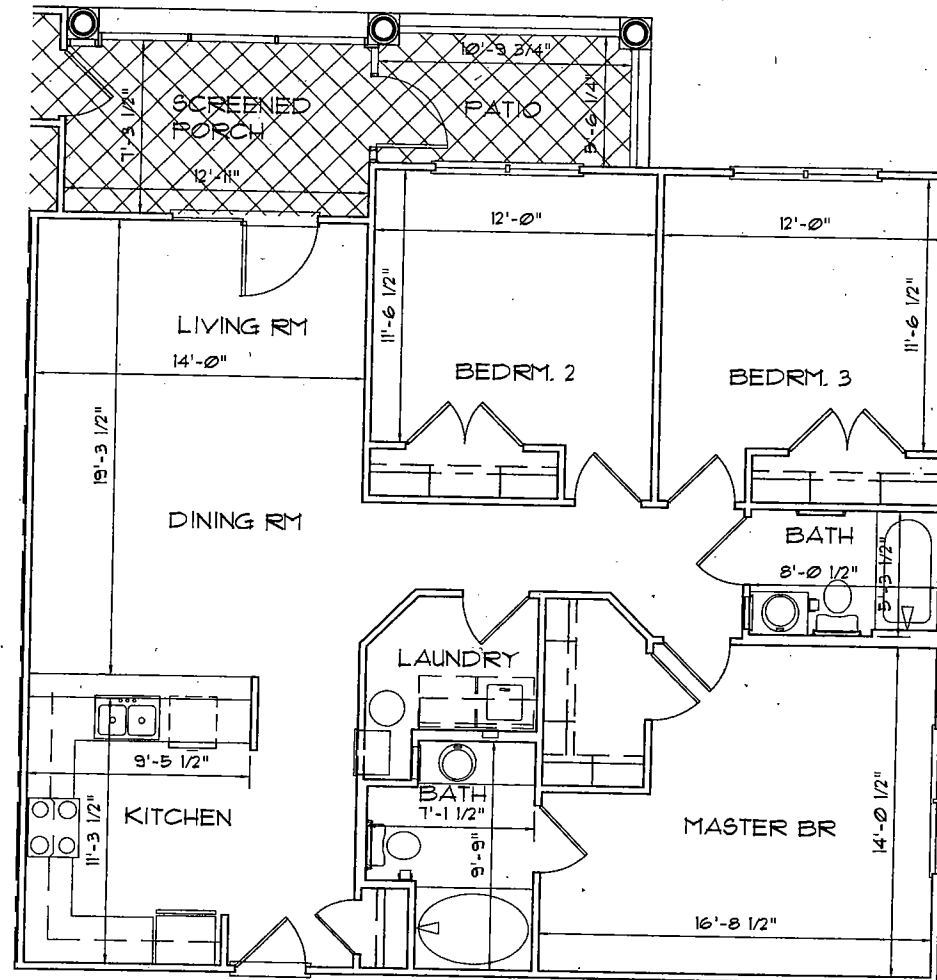
MARTIN RILEY ASSOCIATES - ARCHITECTS, P.C.  
25 CHURCH STREET SUITE 200 DECATUR, GEORGIA 30030-3329 404-372-2800

**MURA**

'B' UNIT FLOOR PLAN

BK K 434 PG 127

# BUILDING 200 - UNIT 207



ST. CROIX 'B' UNIT

SCALE: 3/16" = 1'-0"

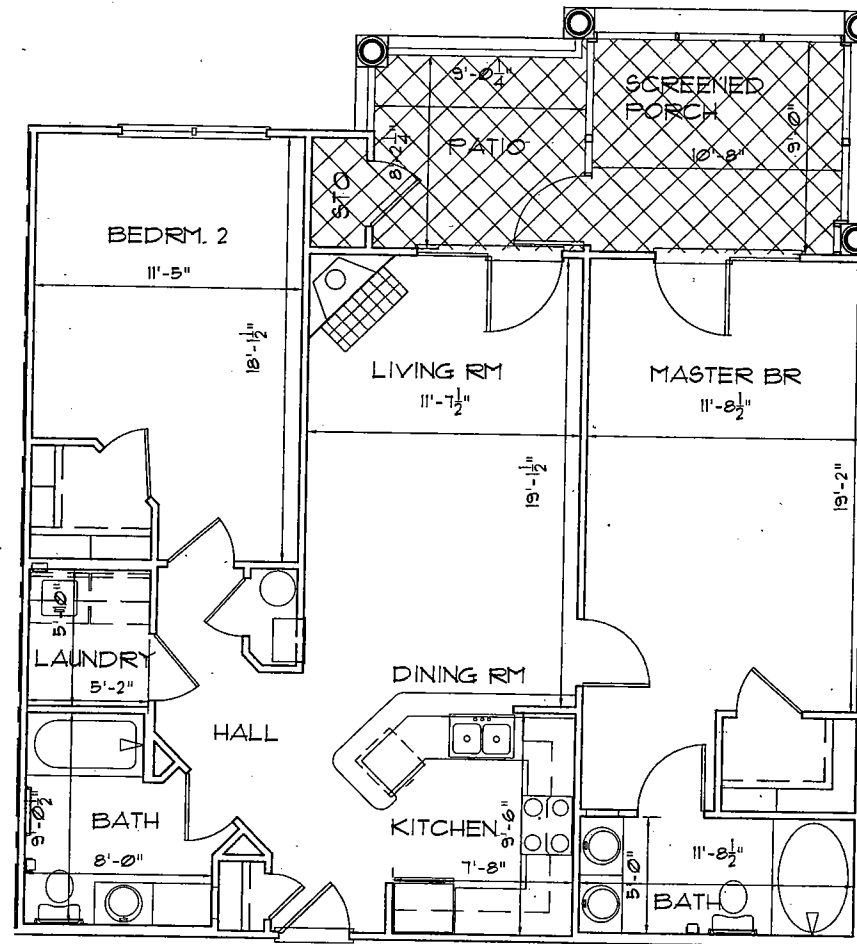


HATCHING  
INDICATES LIMITED  
COMMON ELEMENTS

MARTIN RILEY ASSOCIATES - ARCHITECTS, P.C.  
25 CHURCH STREET SUITE 200 DECATUR GEORGIA 3003-329 404-573-280

'B' UNIT FLOOR PLAN

# BUILDING 200 - UNIT 208



ST. MARTIN 'A' UNIT

SCALE: 3/16" = 1'-0"



HATCHING  
INDICATES LIMITED  
COMMON ELEMENTS

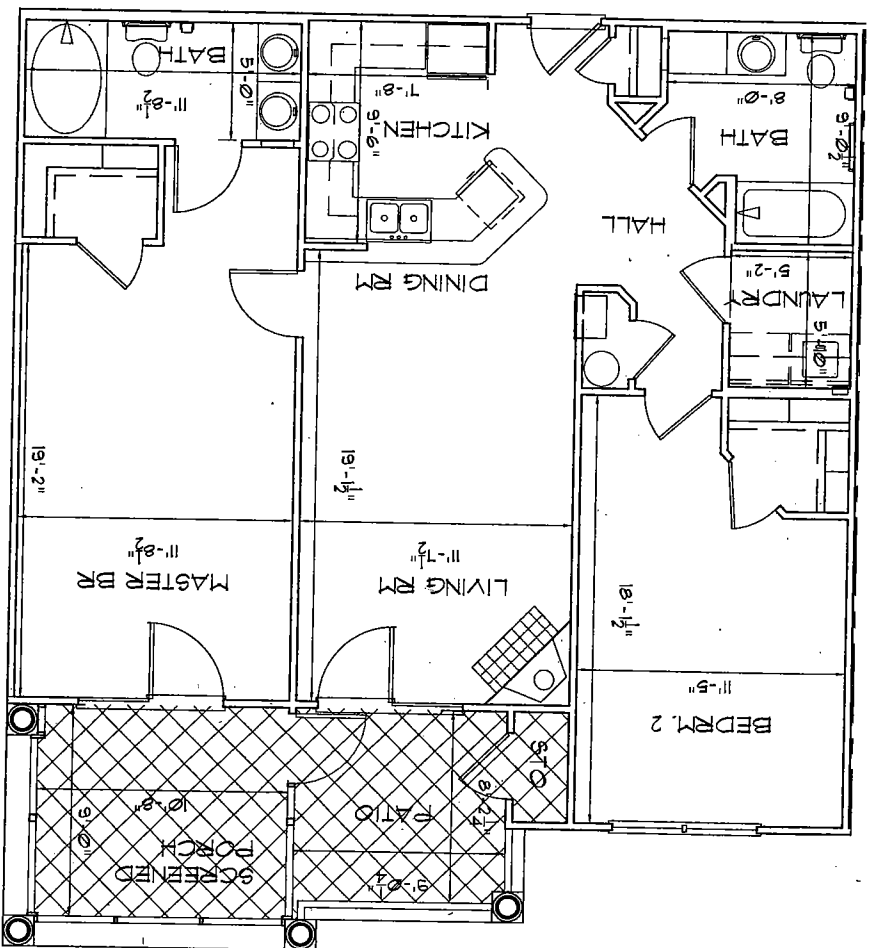
MARTIN RILEY ASSOCIATES - ARCHITECTS, P.C.  
25 CHURCH STREET SUITE 200 DECATUR GEORGIA 30030-3330 404-575-2800  
THE RETREAT

1/4" UNIT FLOOR PLAN

MARTIN RILEY ASSOCIATES

BK K 434PG129

# BUILDING 200 - UNIT 209



ST. MARTIN 'A' UNIT

SCALE: 3/16" = 1'-0"



HATCHING  
INDICATES LIMITED  
COMMON ELEMENTS

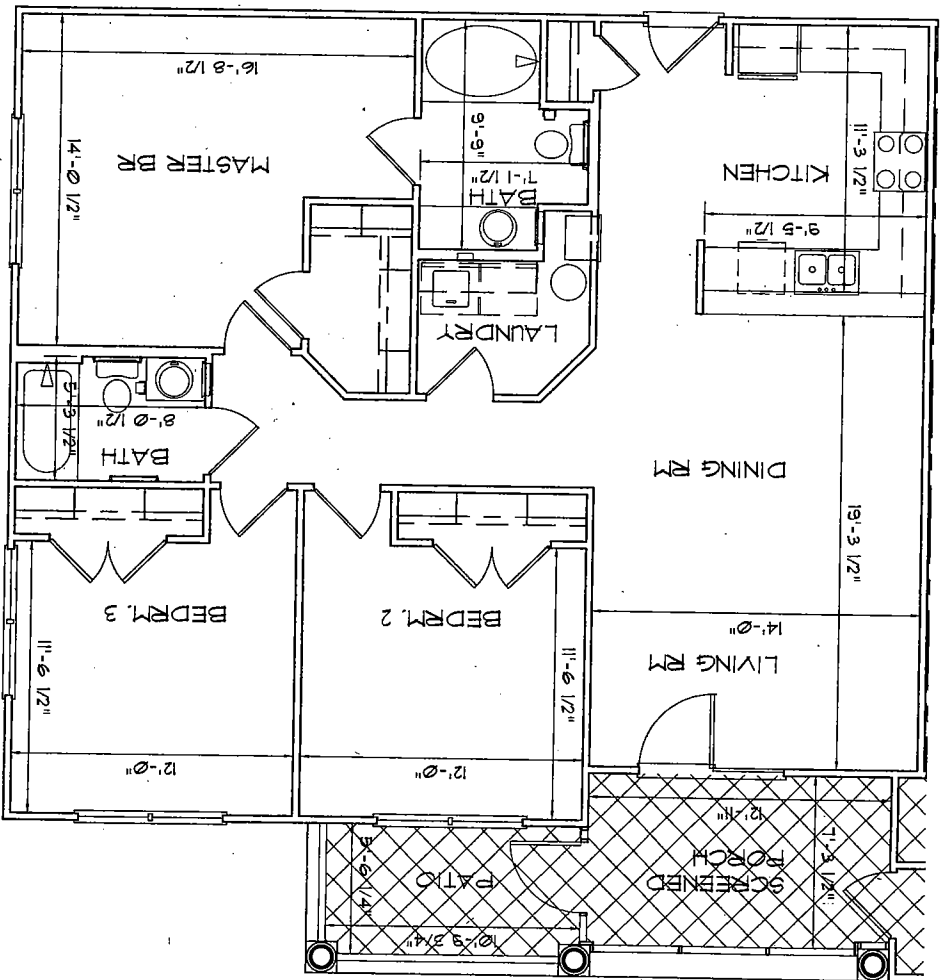
MARTIN RILEY ASSOCIATES - ARCHITECTS, P.C.  
25 CHURCH STREET SUITE 200 DECATUR GEORGIA 30030-3329 404-375-2800  
THE RETREAT

1st UNIT FLOOR PLAN

PROJECT	DATE
REVISION	

BK K 434PG130

# BUILDING 200 - UNIT 210



ST. CROIX 'B' UNIT

SCALE: 3/16" = 1'-0"



HATCHING  
INDICATES LIMITED  
COMMON ELEMENTS

**MRA**

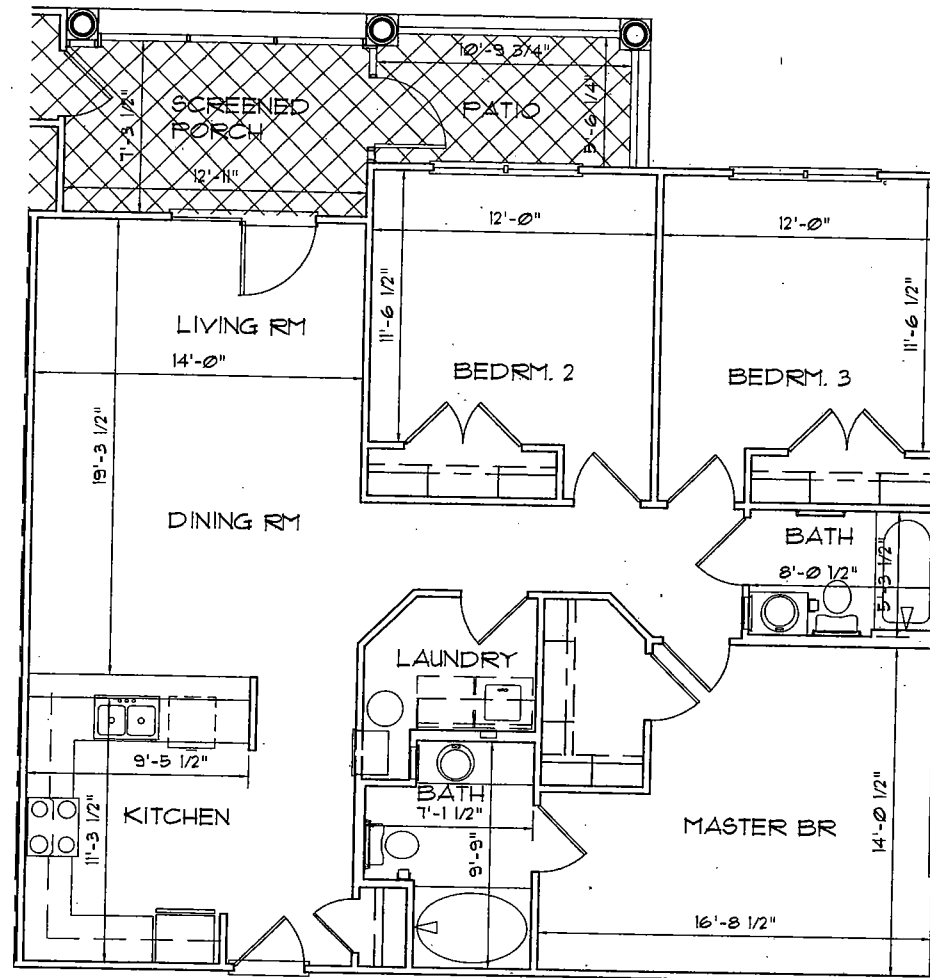
MARTIN RILEY ASSOCIATES - ARCHITECTS, P.C.  
25 CHURCH STREET SUITE 200 DECATUR, GEORGIA 30030-3329 404-375-2800

'B' UNIT FLOOR PLAN

NO.	DATE	REVISION
1		
2		
3		
4		
5		

BK K 434 PG 131

# BUILDING 200 - UNIT 211



ST. CROIX 'B' UNIT

SCALE: 3/16" = 1'-0"



HATCHING  
INDICATES LIMITED  
COMMON ELEMENTS

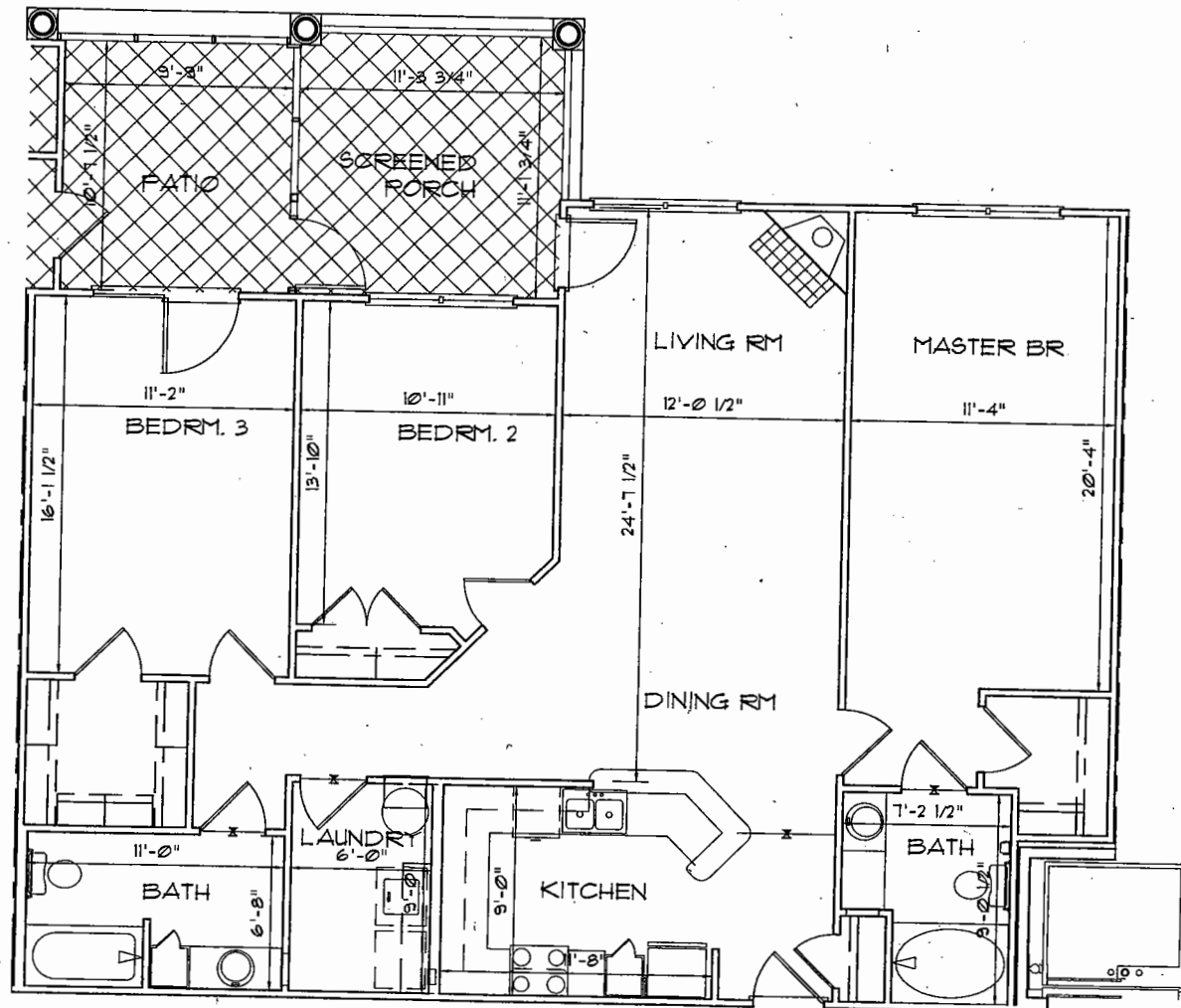
MARTIN RILEY ASSOCIATES - ARCHITECTS, P.C.  
25 CHURCH STREET SUITE 200 DECATUR GEORGIA 3003-329 404-772-2800

'B' UNIT FLOOR PLAN

**MRA**

BK K 434 PG 132

# BUILDING 200 - UNIT 212



ST. THOMAS 'C' UNIT

SCALE: 3/16" = 1'-0"



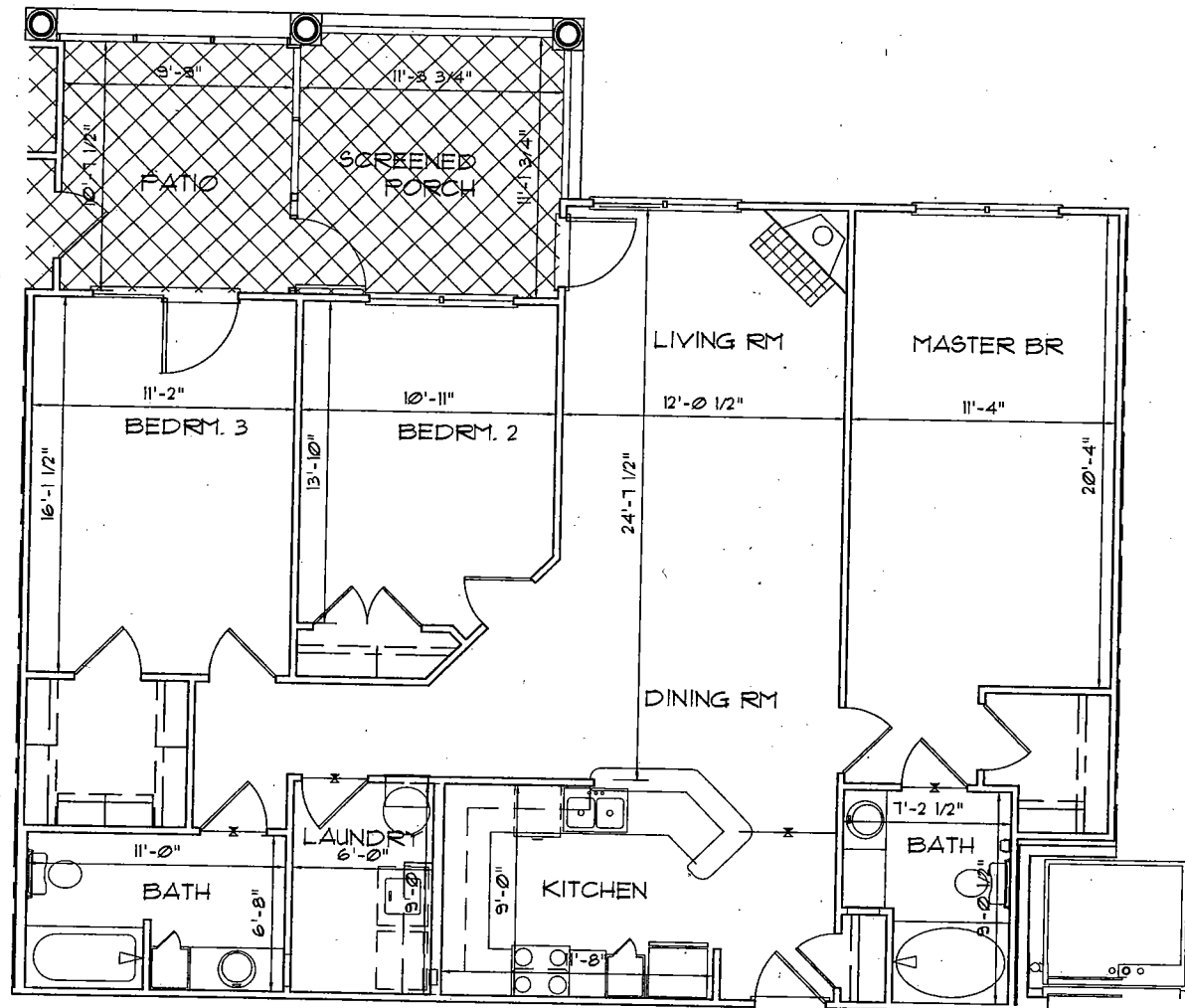
HATCHING  
INDICATES LIMITED  
COMMON ELEMENTS

MARTIN RILEY ASSOCIATES - ARCHITECTS, P.C.  
25 CHURCH STREET SUITE 200 DECATUR GEORGIA 30030-3329 404-375-2800

'C' UNIT FLOOR PLAN

BK K 434PG133

# BUILDING 200 - UNIT 213



ST. THOMAS 'C' UNIT

SCALE: 3/16" = 1'-0"



HATCHING  
INDICATES LIMITED  
COMMON ELEMENTS

MARTIN RILEY ASSOCIATES - ARCHITECTS, P.C.  
25 CHURCH STREET SUITE 200 DECATUR, GEORGIA 30030-3329 404-375-2800

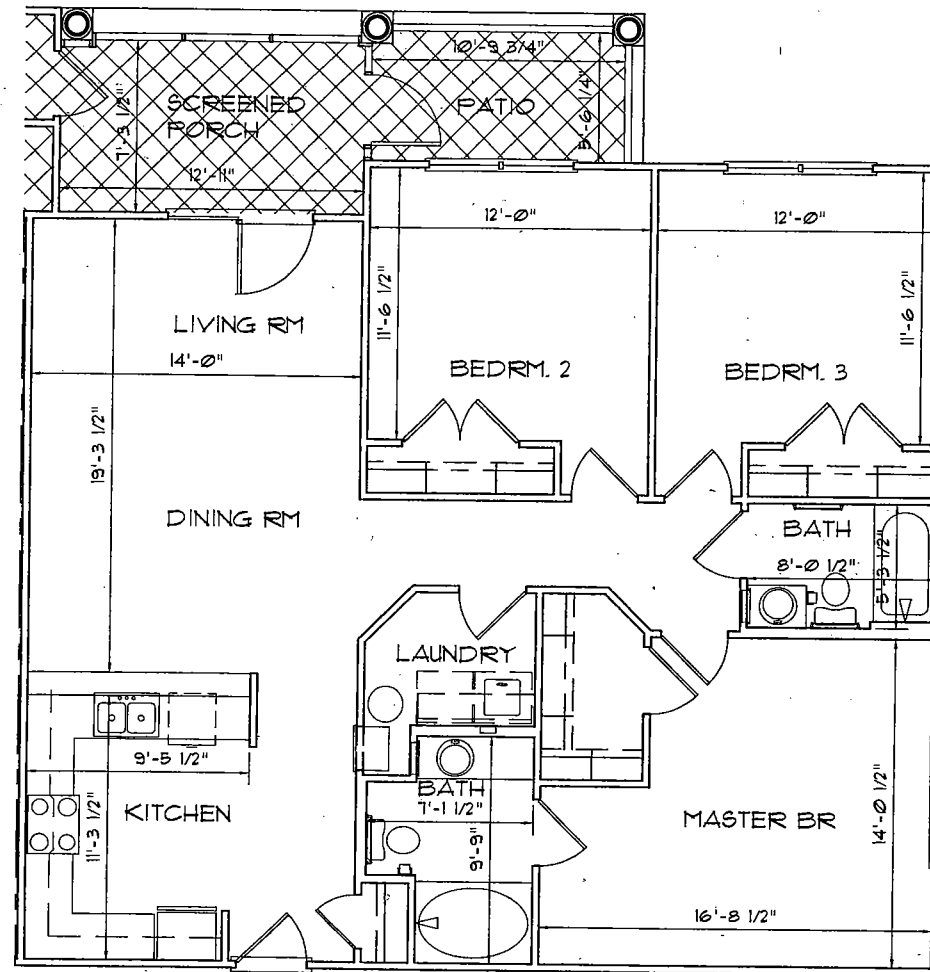
'C' UNIT FLOOR PLAN



BK K 434PG134

BK K 434PG134

# BUILDING 200 - UNIT 214



ST. CROIX 'B' UNIT

SCALE: 3/16" = 1'-0"



HATCHING  
INDICATES LIMITED  
COMMON ELEMENTS

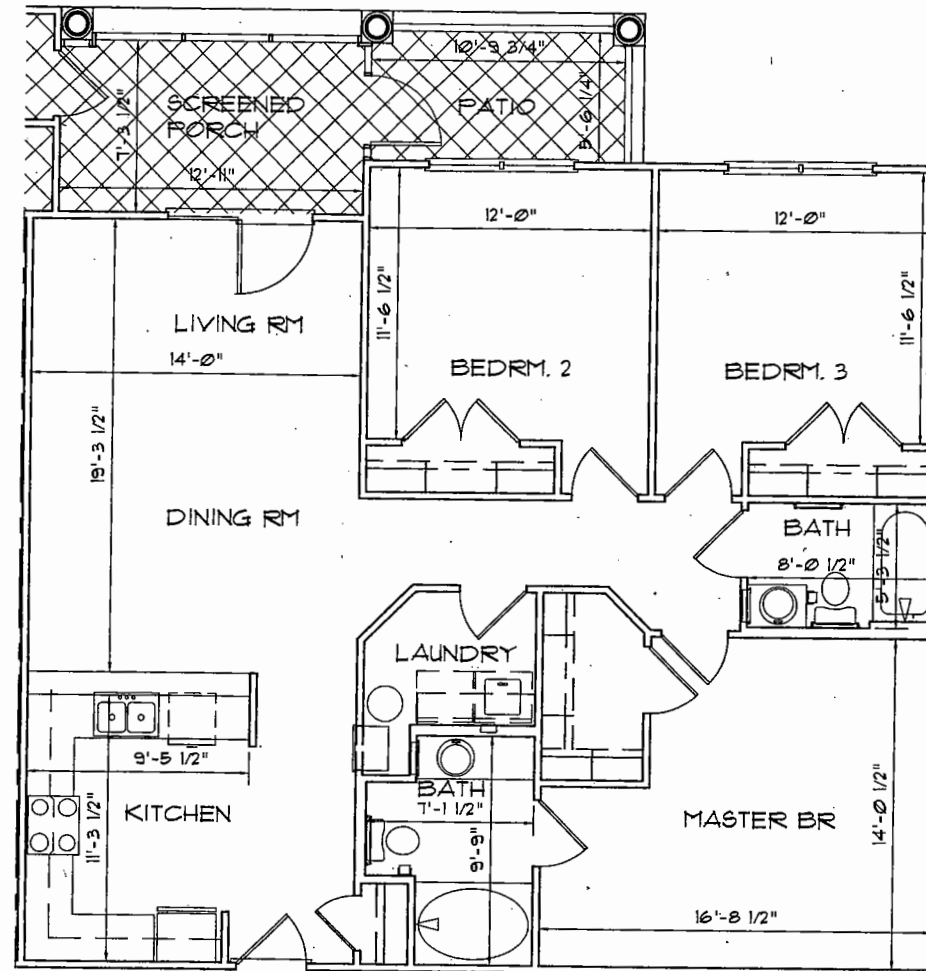
MARTIN RILEY ASSOCIATES - ARCHITECTS, P.C.  
25 CHURCH STREET SUITE 200 DECATUR GEORGIA 30030-3229 404-373-2800

'B' UNIT FLOOR PLAN

**MARA**

BK K 434 PG 135

# BUILDING 200 - UNIT 215



ST. CROIX 'B' UNIT

SCALE: 3/16" = 1'-0"



HATCHING  
INDICATES LIMITED  
COMMON ELEMENTS

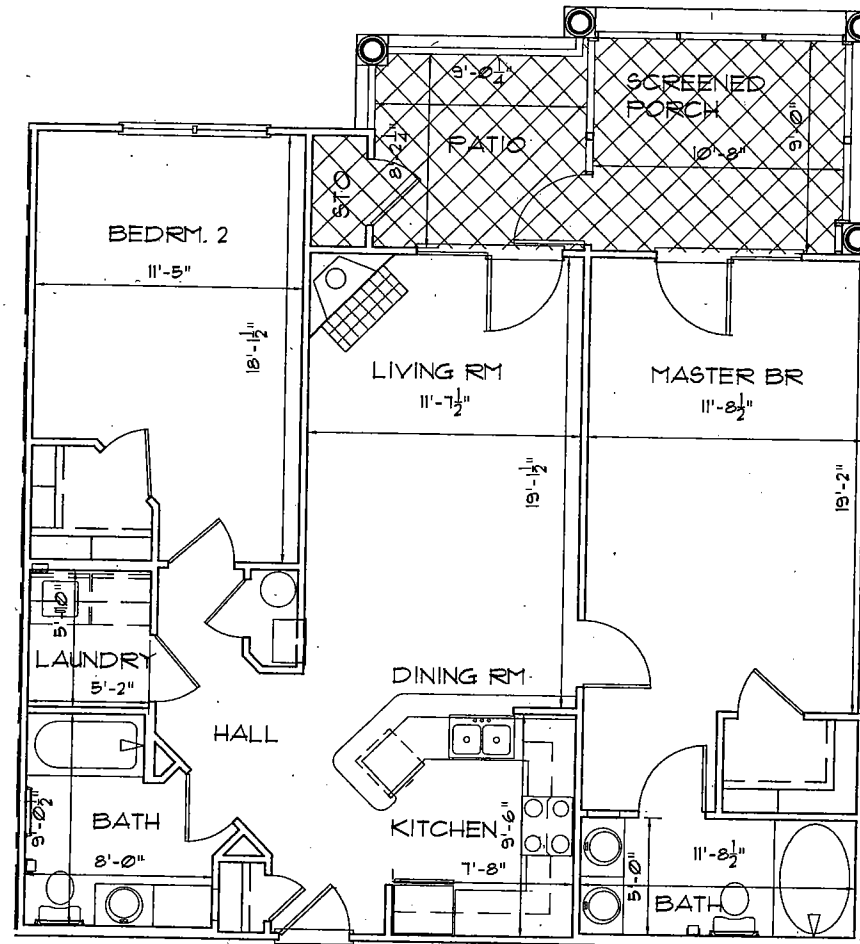
MARTIN RILEY ASSOCIATES - ARCHITECTS, P.C.  
215 CHURCH STREET SUITE 200 DECATUR GEORGIA 30030-3229 404-375-2800

'B' UNIT FLOOR PLAN



BK K 434PG136

# BUILDING 200 - UNIT 216



ST. MARTIN 'A' UNIT

SCALE: 3/16" = 1'-0"



HATCHING  
INDICATES LIMITED  
COMMON ELEMENTS

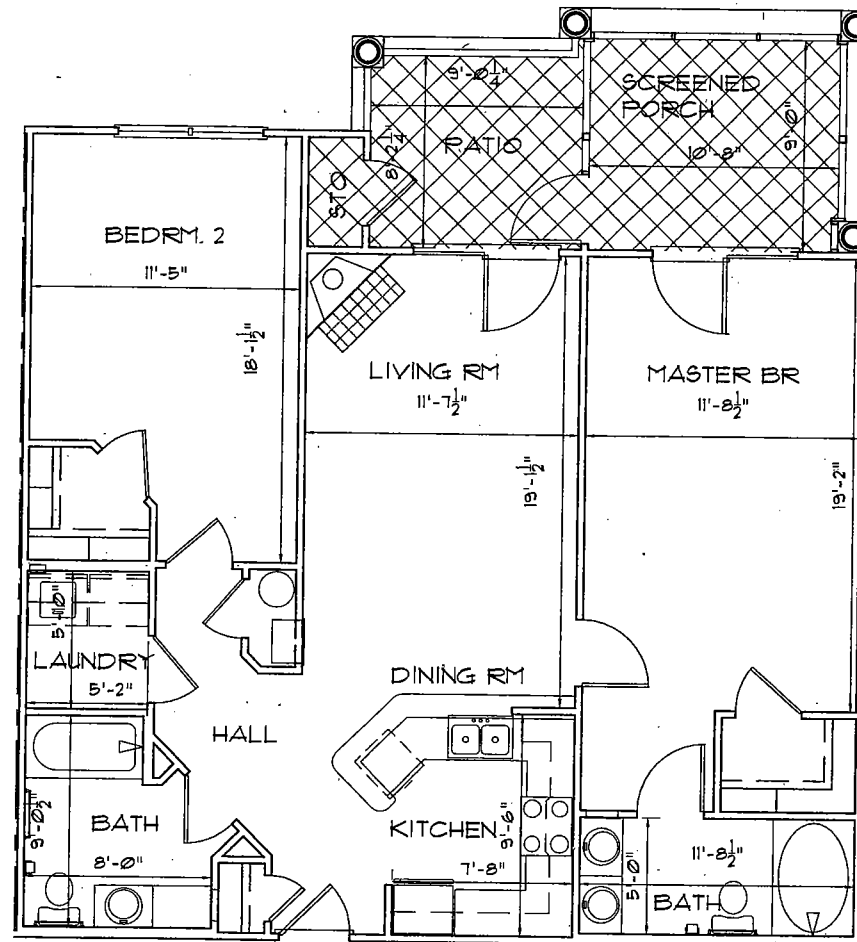
MARTIN RILEY ASSOCIATES - ARCHITECTS, P.C.  
25 CHURCH STREET SUITE 200 DECATUR, GEORGIA 30030-3329 404-375-2800

THE RETREAT

1/4" UNIT FLOOR PLAN

BK K 434 PG 137

# BUILDING 200 - UNIT 217



ST. MARTIN 'A' UNIT

SCALE: 3/16" = 1'-0"



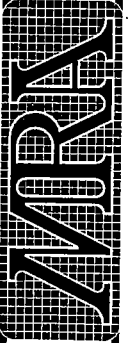
HATCHING  
INDICATES LIMITED  
COMMON ELEMENTS

DATE	BY	SCALE

MARTIN RILEY ASSOCIATES - ARCHITECTS, P.C.  
25 CHURCH STREET SUITE 200 DECATUR GEORGIA 30030-329 404-375-200

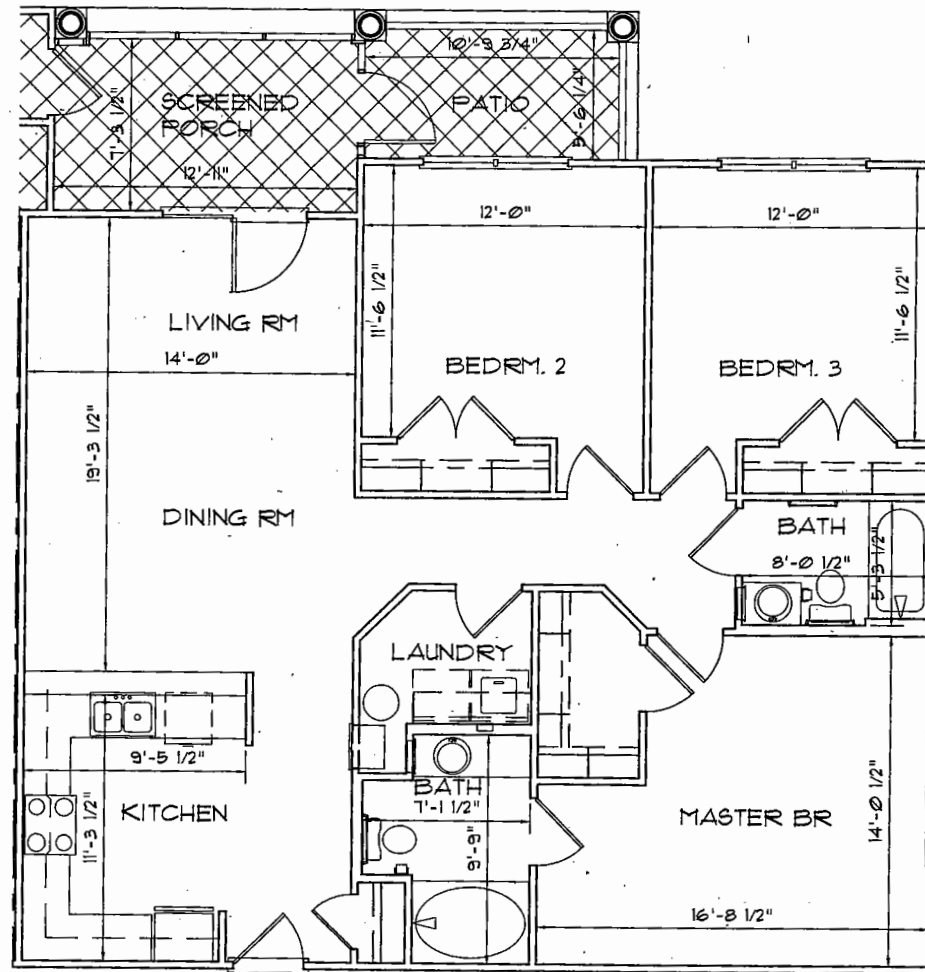
THE RETREAT

'A' UNIT FLOOR PLAN



BK K 434PG138

# BUILDING 200 - UNIT 218



ST. CROIX 'B' UNIT

SCALE: 3/16" = 1'-0"



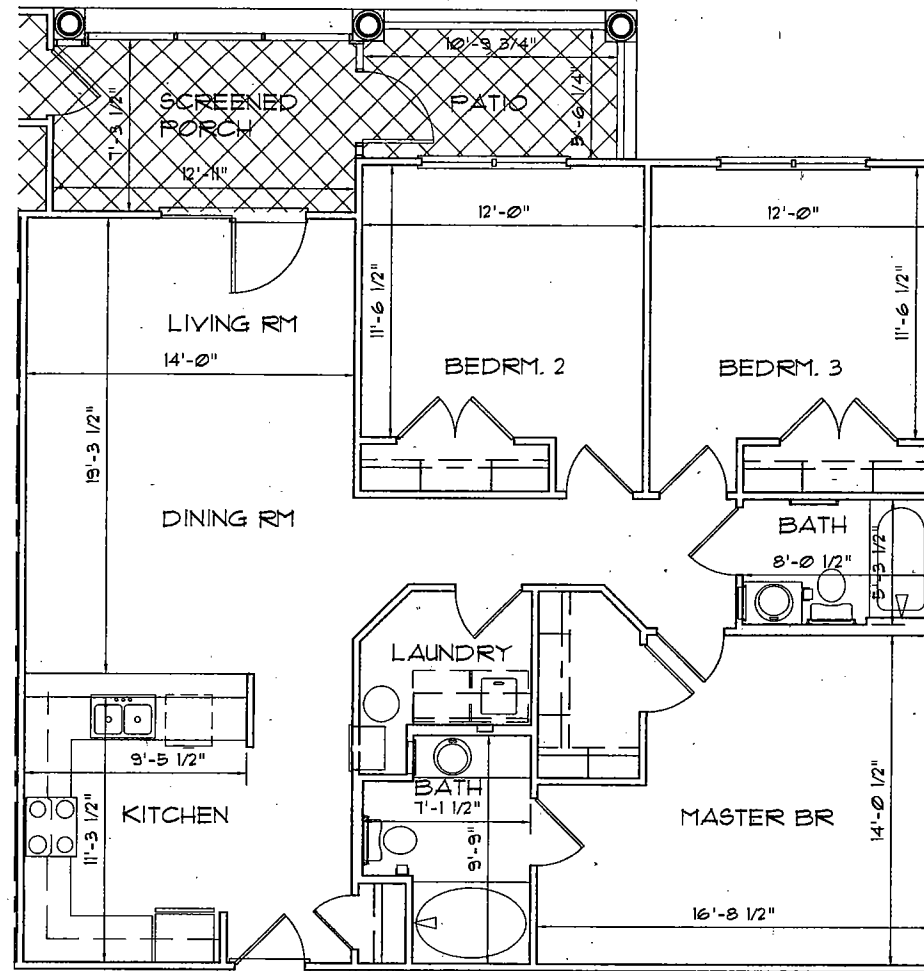
HATCHING  
INDICATES LIMITED  
COMMON ELEMENTS

MARTIN RILEY ASSOCIATES - ARCHITECTS, P.C.  
25 CHURCH STREET SUITE 200 DECATUR GEORGIA 3003-029 404-579-2800

**MRA**

'B' UNIT FLOOR PLAN

# BUILDING 200 - UNIT 219



ST. CROIX 'B' UNIT

SCALE: 3/16" = 1'-0"



HATCHING  
INDICATES LIMITED  
COMMON ELEMENTS

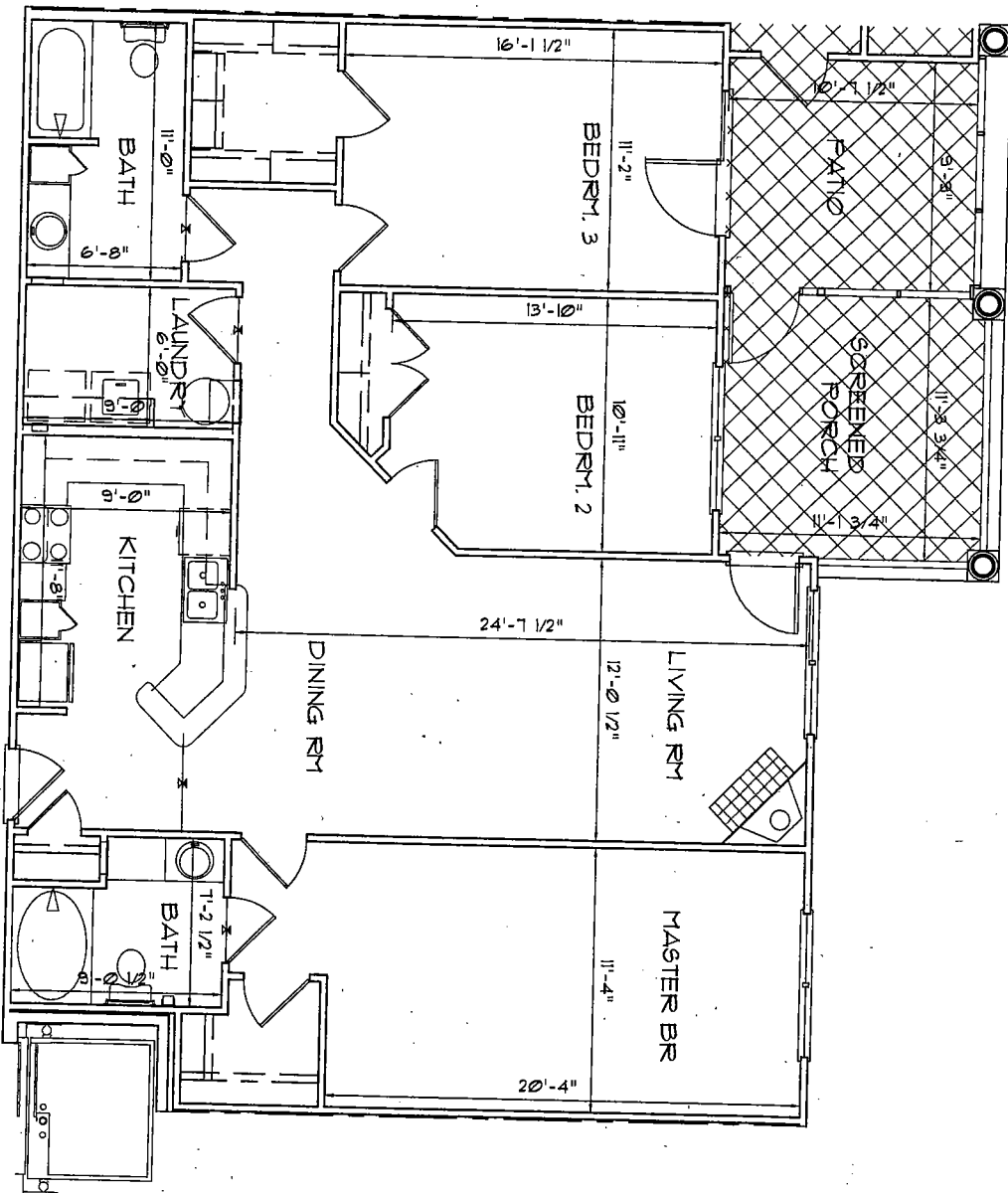
MARTIN RILEY ASSOCIATES - ARCHITECTS, P.C.  
25 CHURCH STREET SUITE 200 DECATUR GEORGIA 30030-3329 404-372-2800

'B' UNIT FLOOR PLAN

**MRA**

BK K 434PG140

# BUILDING 200 - UNIT 220



ST. THOMAS 'C' UNIT

SCALE: 3/16" = 1'-0"



HATCHING INDICATES LIMITED COMMON ELEMENTS



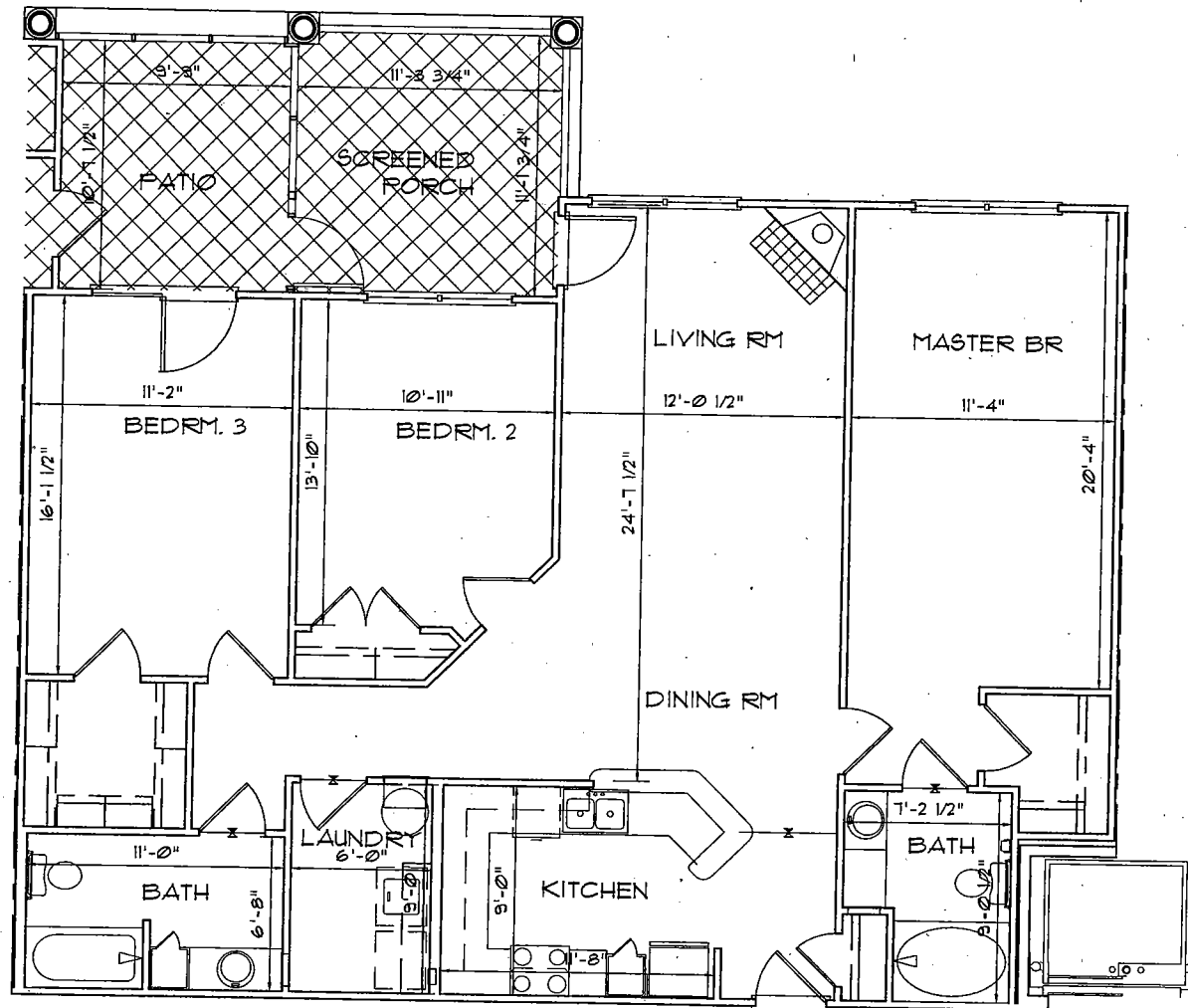
MARTIN RILEY ASSOCIATES - ARCHITECTS, P.C.  
215 CHURCH STREET SUITE 200 DECATUR GEORGIA 30030-3329 404-373-2800

'C' UNIT FLOOR PLAN

DESIGNED BY	DATE	PROJECT

BK K 434PG141

# BUILDING 200 - UNIT 221



ST. THOMAS 'C' UNIT

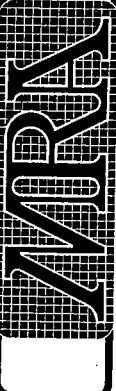
SCALE: 3/16" = 1'-0"



HATCHING  
INDICATES LIMITED  
COMMON ELEMENTS

MARTIN RILEY ASSOCIATES - ARCHITECTS, P.C.  
25 CHURCH STREET SUITE 200 DECATUR GEORGIA 30030-3329 404-575-7800

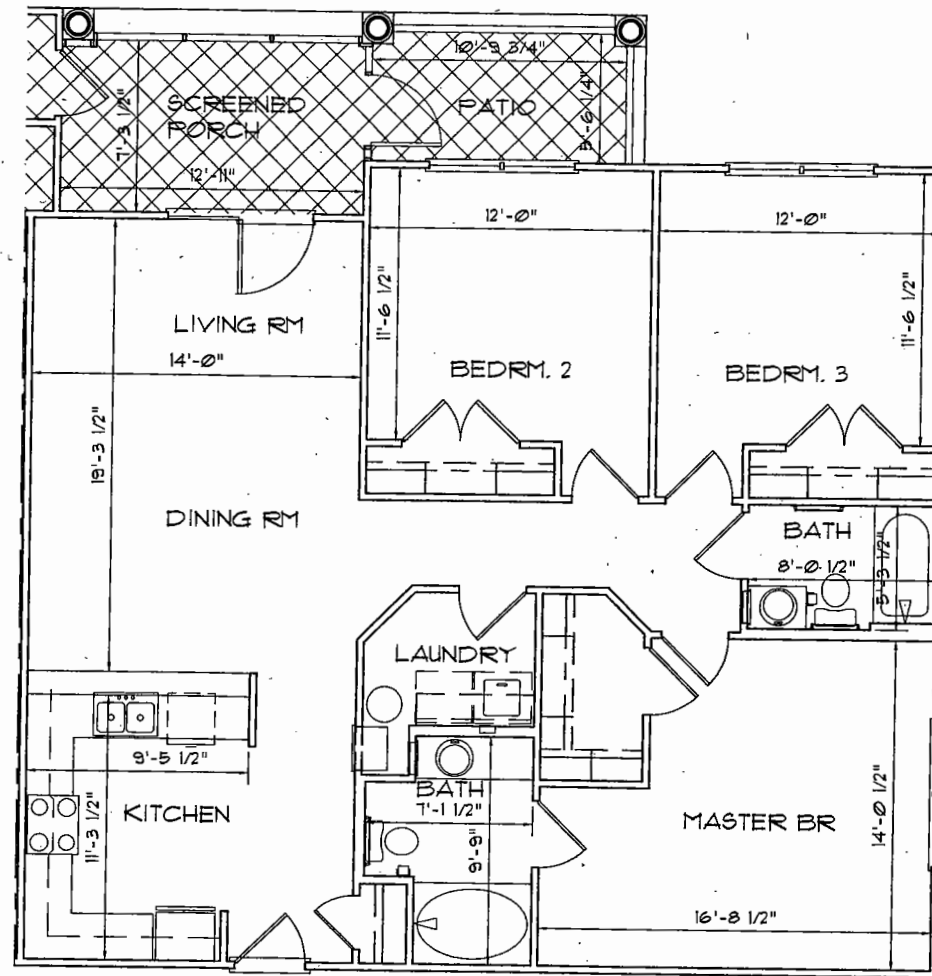
'C' UNIT FLOOR PLAN





BK K 434PG142

# BUILDING 200 - UNIT 222



ST. CROIX 'B' UNIT

SCALE: 3/16" = 1'-0"



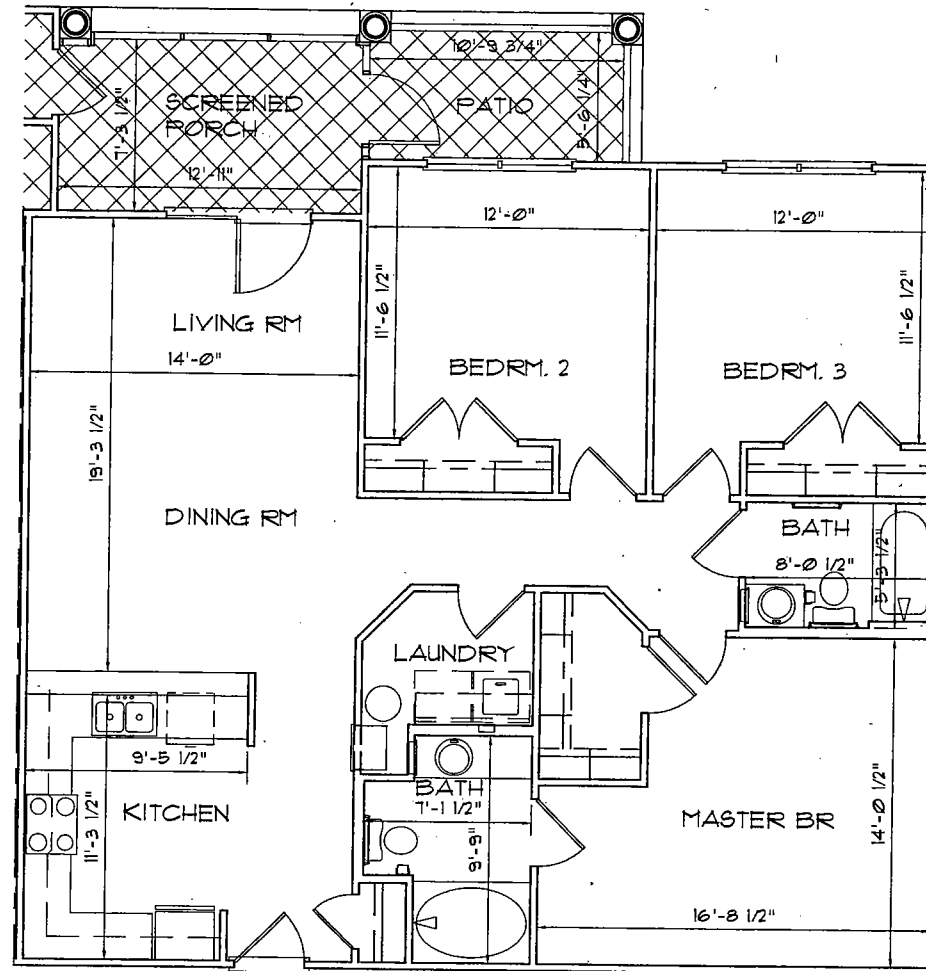
HATCHING  
INDICATES LIMITED  
COMMON ELEMENTS

MARTIN RILEY ASSOCIATES - ARCHITECTS, P.C.  
25 CHURCH STREET SUITE 200 DECATUR GEORGIA 3003-3329 404-372-2800

'B' UNIT FLOOR PLAN



# BUILDING 200 - UNIT 223



ST. CROIX 'B' UNIT

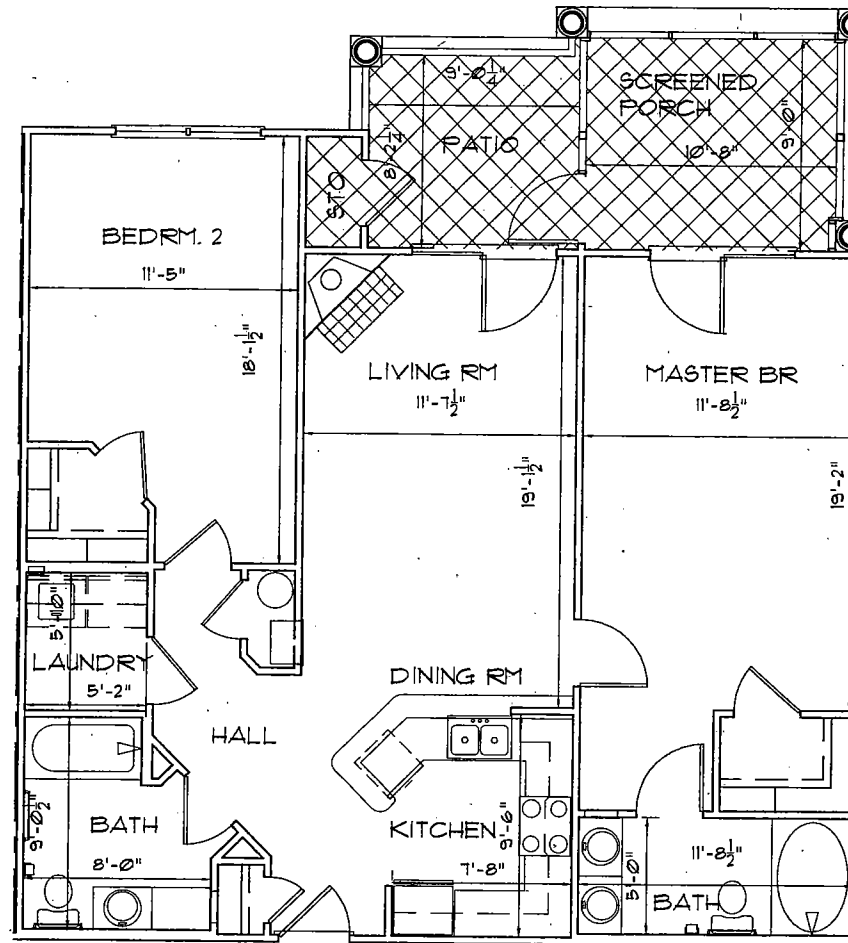
SCALE: 3/16" = 1'-0"



HATCHING  
INDICATES LIMITED  
COMMON ELEMENTS

BK K 434PG144

# BUILDING 200 - UNIT 224



ST. MARTIN 'A' UNIT

SCALE: 3/16" = 1'-0"



HATCHING  
INDICATES LIMITED  
COMMON ELEMENTS

MARTIN RILEY ASSOCIATES - ARCHITECTS, P.C.  
25 CHURCH STREET SUITE 200 DECATUR GEORGIA 30030-3329 404-373-2800

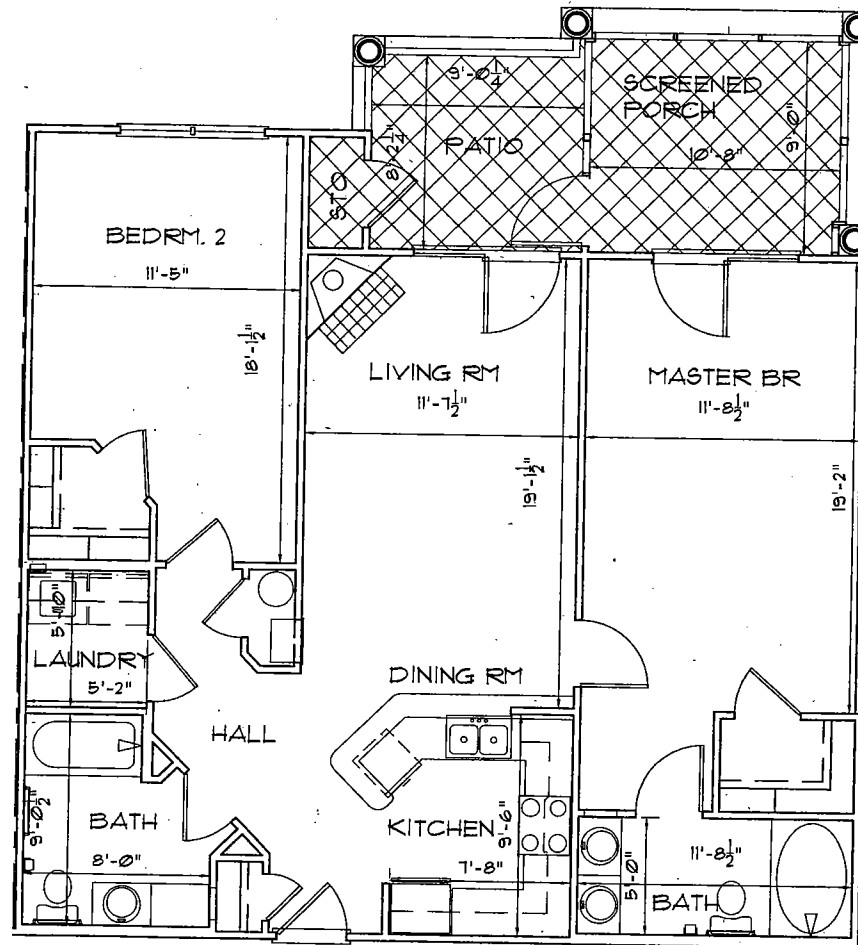
THE RETREAT

'A' UNIT FLOOR PLAN

**MRA**

BK K 434 PG 145

# BUILDING 300 - UNIT 301



ST. MARTIN 'A' UNIT

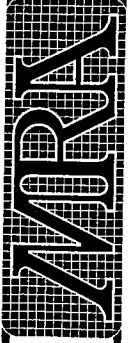
SCALE: 3/16" = 1'-0"



HATCHING  
INDICATES LIMITED  
COMMON ELEMENTS

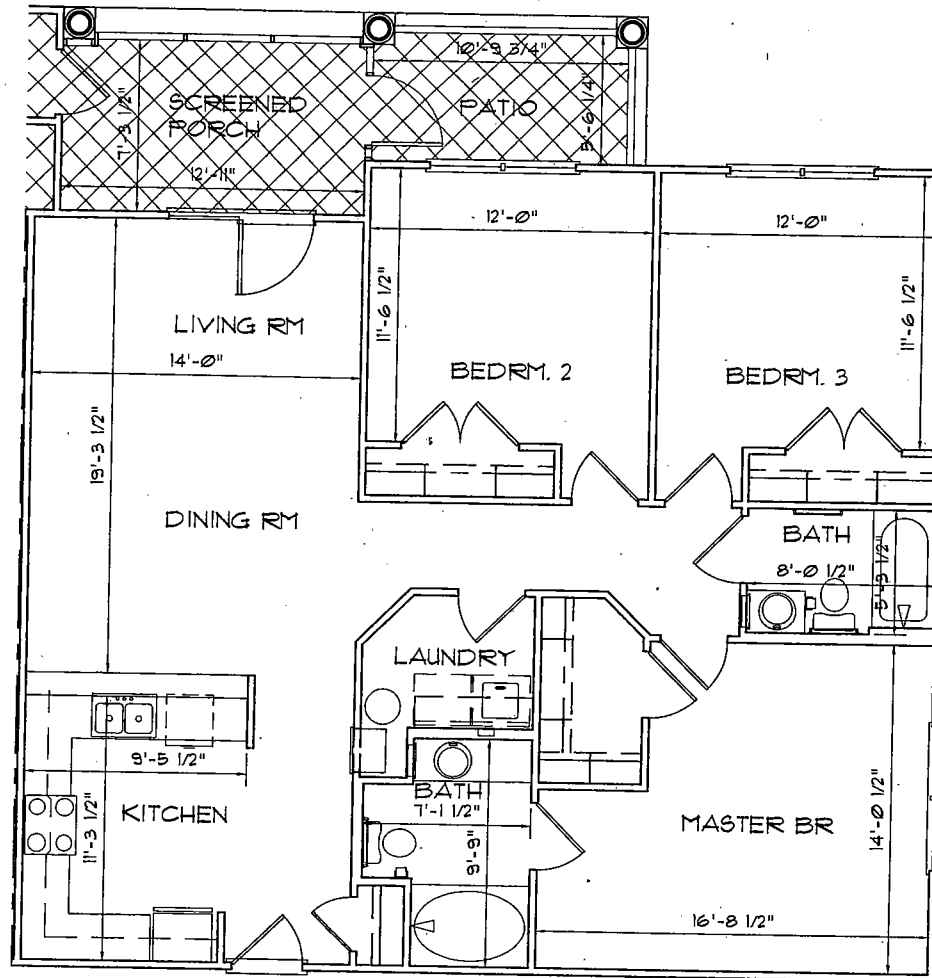
MARTIN RILEY ASSOCIATES - ARCHITECTS, P.C.  
25 CHURCH STREET SUITE 200 DECATUR GEORGIA 30030-3329 404-775-2800  
THE RETREAT

'A' UNIT FLOOR PLAN



BK K 434PG146

# BUILDING 300 - UNIT 302



ST. CROIX 'B' UNIT

SCALE: 3/16" = 1'-0"



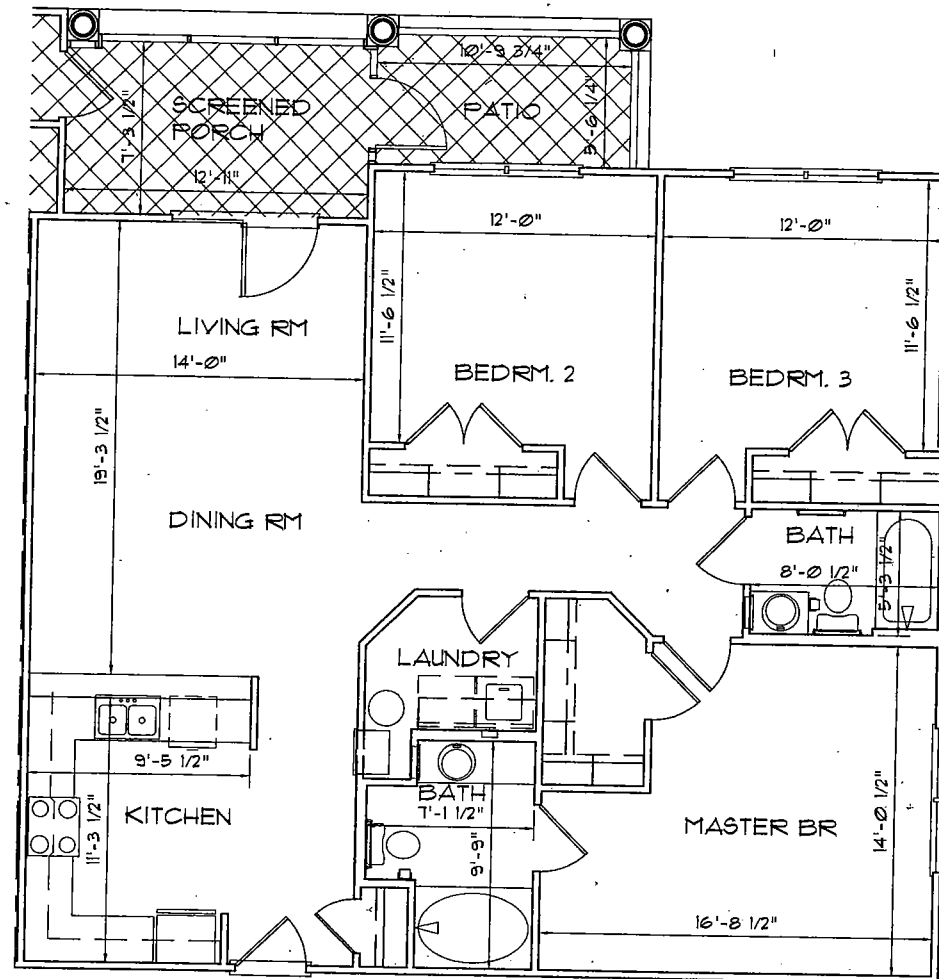
HATCHING  
INDICATES LIMITED,  
COMMON ELEMENTS

MARTIN RILEY ASSOCIATES - ARCHITECTS, P.C.  
25 CHURCH STREET SUITE 200 DECATUR GEORGIA 30030-3329 404-572-2000

'B' UNIT FLOOR PLAN

**MARA**

# BUILDING 300 - UNIT 303



ST. CROIX 'B' UNIT

SCALE: 3/16" = 1'-0"



HATCHING  
INDICATES LIMITED  
COMMON ELEMENTS

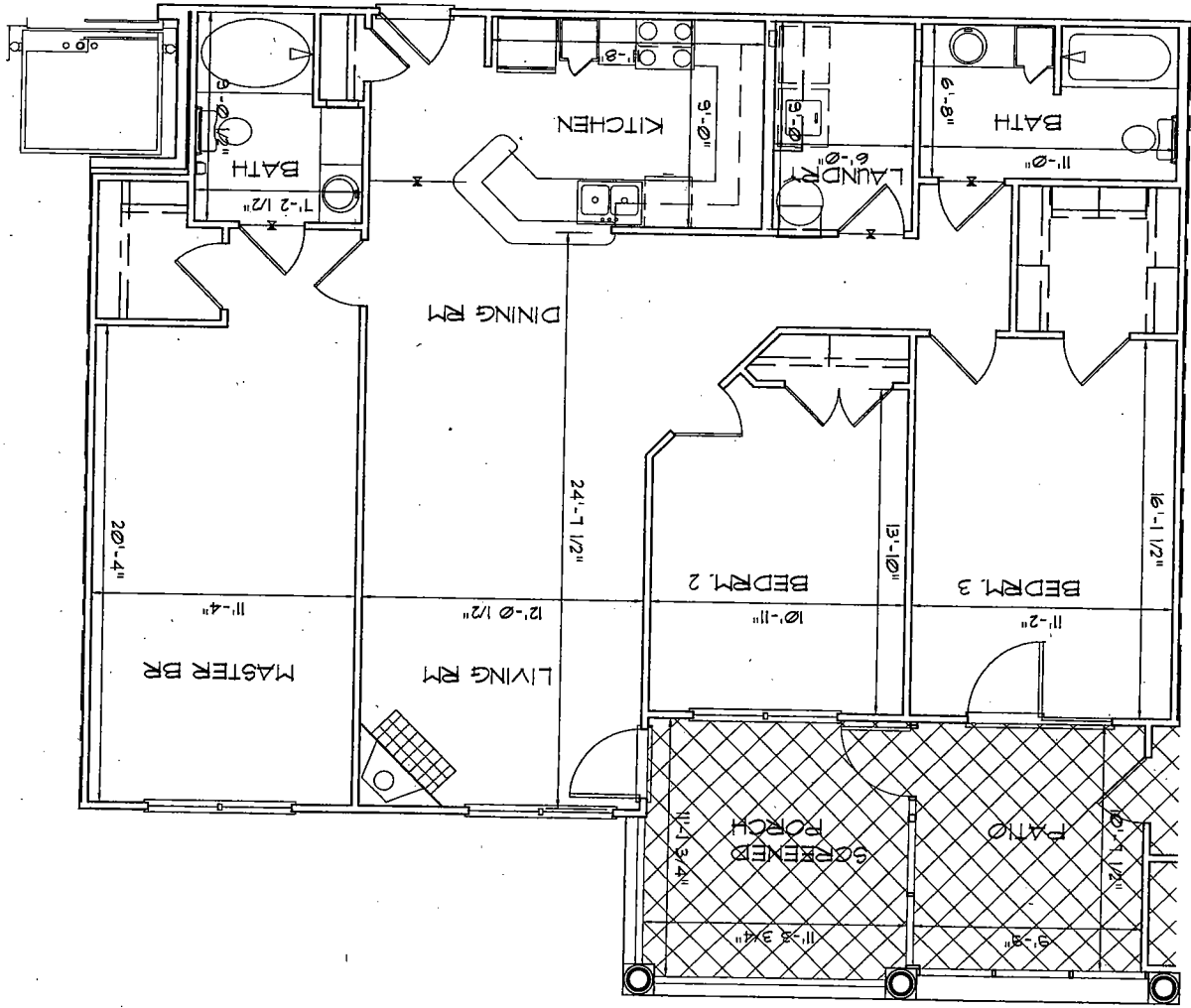
MARTIN RILEY ASSOCIATES - ARCHITECTS, P.C.  
25 CHURCH STREET SUITE 200 DECATUR GEORGIA 30030-3329 404-372-2800

1st UNIT FLOOR PLAN

**MRA**

BK K 434P6148

# BUILDING 300 - UNIT 304



ST. THOMAS 'C' UNIT

SCALE: 3/16" = 1'-0"

HATCHING INDICATES LIMITED COMMON ELEMENTS



**MRA**

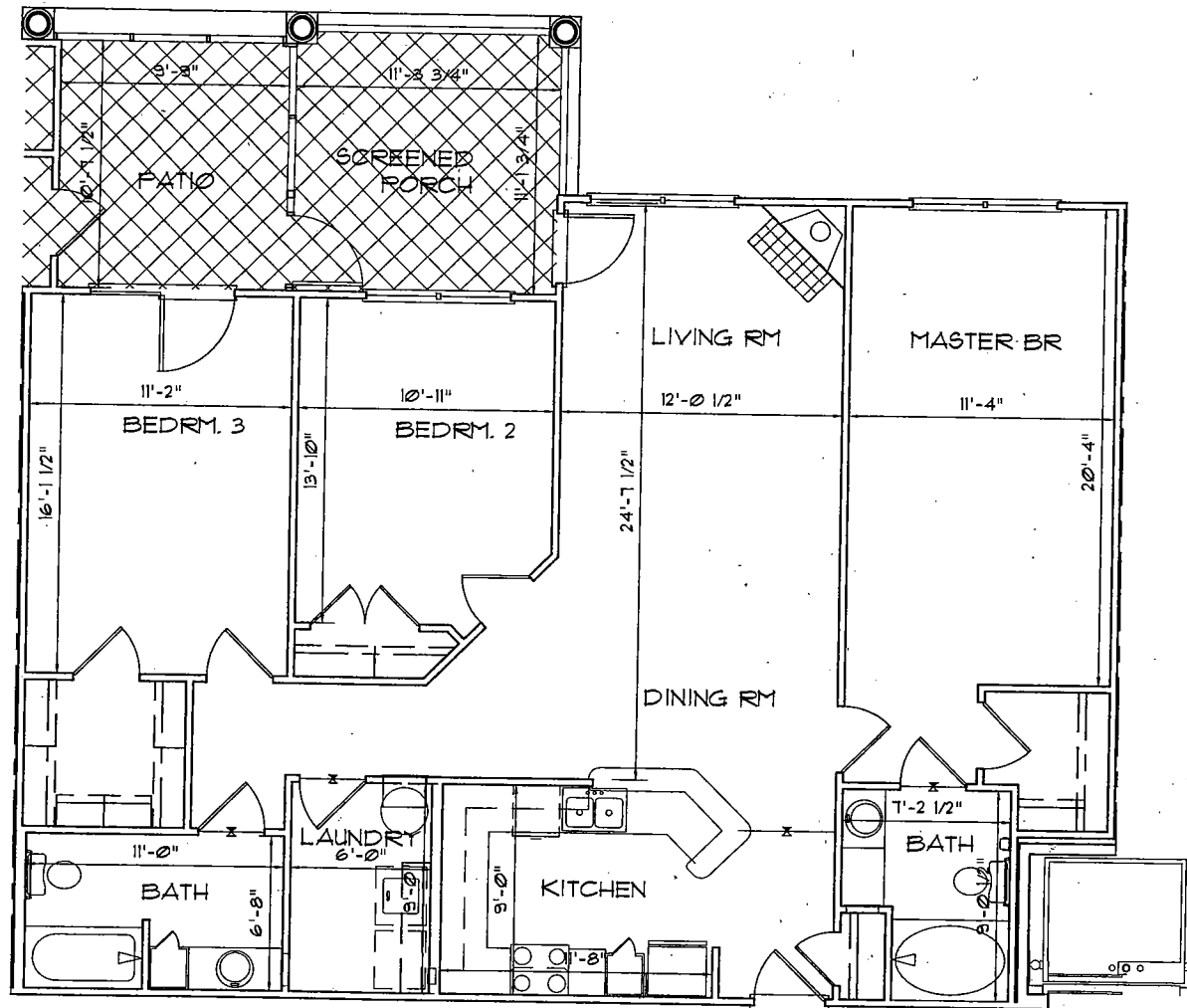
MARTIN RILEY ASSOCIATES - ARCHITECTS, P.C.  
25 CHURCH STREET SUITE 200 DECATUR GEORGIA 30030-3229 404-371-2800

C UNIT FLOOR PLAN

NO.	DATE	REVISION
1		
2		
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BK K 434PG149

# BUILDING 300 - UNIT 305



ST. THOMAS 'C' UNIT

SCALE: 3/16" = 1'-0"



HATCHING  
INDICATES LIMITED  
COMMON ELEMENTS

MARTIN RILEY ASSOCIATES - ARCHITECTS, P.C.  
25 CHURCH STREET SUITE 200 DECATUR, GEORGIA 30030-3229 404-375-2800

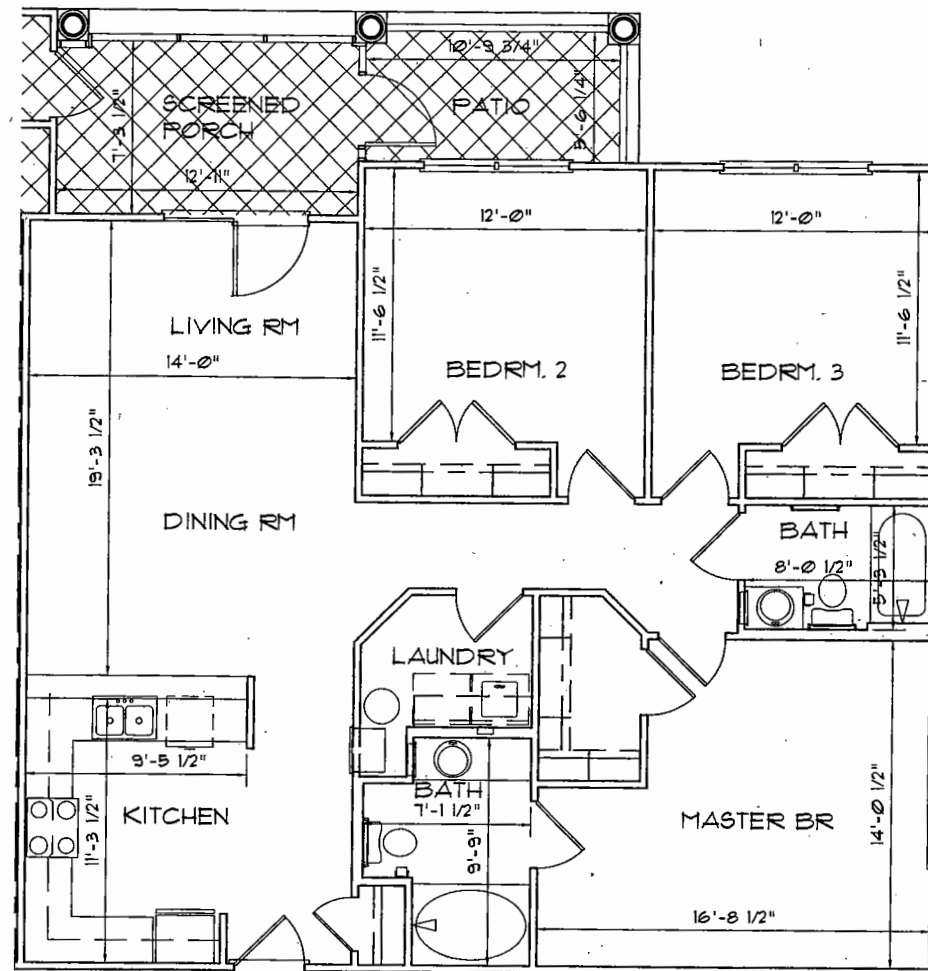


'C' UNIT FLOOR PLAN



BK K 434 PG 150

# BUILDING 300 - UNIT 306



ST. CROIX 'B' UNIT

SCALE: 3/16" = 1'-0"



HATCHING  
INDICATES LIMITED  
COMMON ELEMENTS

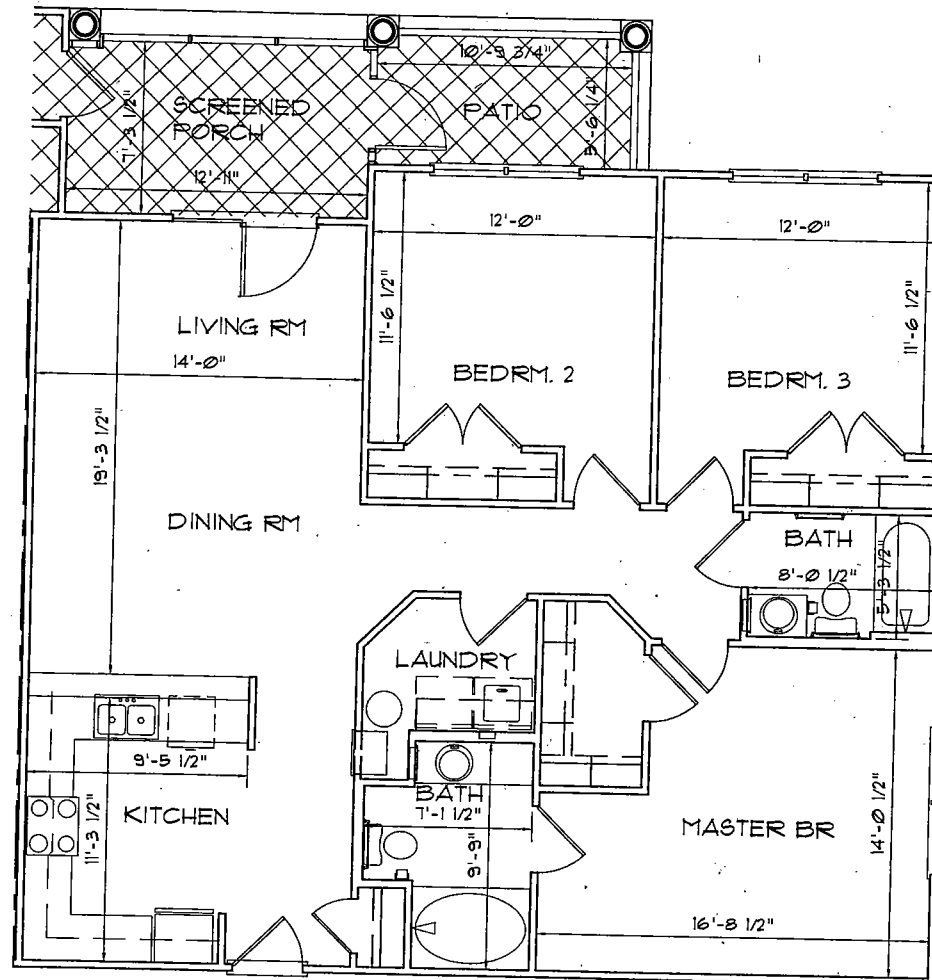
MARTIN RILEY ASSOCIATES - ARCHITECTS, P.C.  
25 CHURCH STREET SUITE 200 DECATUR GEORGIA 30030-3329 404-375-2800

**MRA**

'B' UNIT FLOOR PLAN

BK K 434 PG 151

# BUILDING 300 - UNIT 307



ST. CROIX 'B' UNIT

SCALE: 3/16" = 1'-0"



HATCHING  
INDICATES LIMITED  
COMMON ELEMENTS

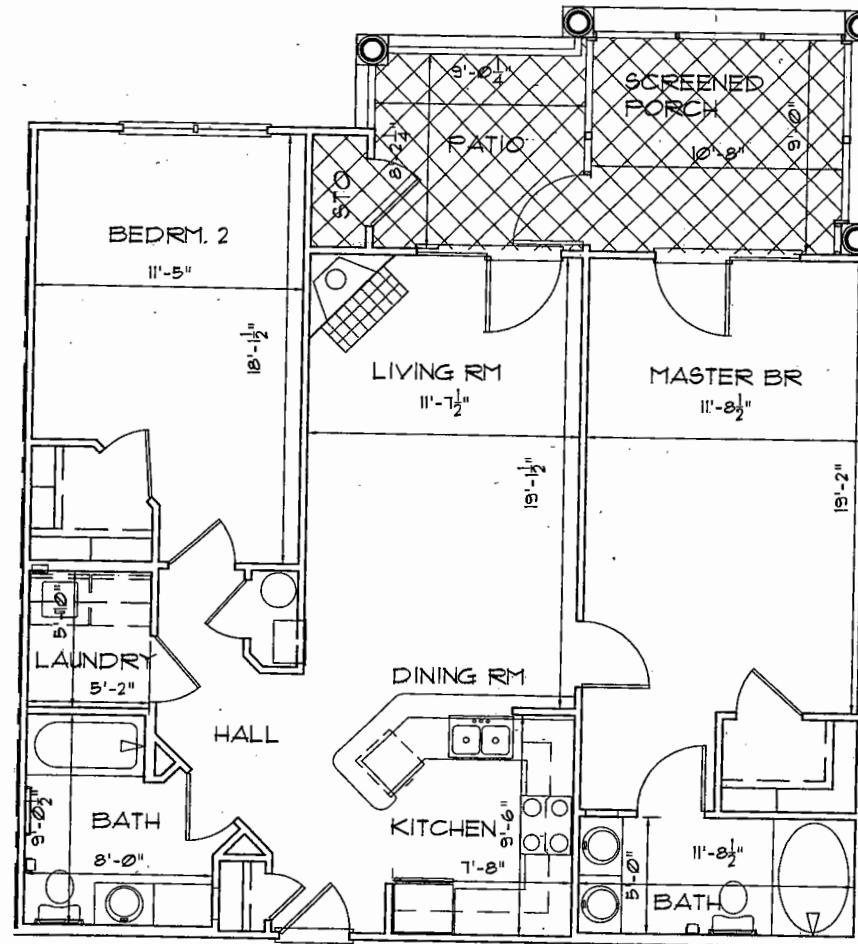
MARTIN RILEY ASSOCIATES - ARCHITECTS, P.C.  
25 CHURCH STREET SUITE 20 DECATUR GEORGIA 3003-329 404-375-500

'B' UNIT FLOOR PLAN



BK K 434PG152

# BUILDING 300 - UNIT 308



ST. MARTIN 'A' UNIT

SCALE: 3/16" = 1'-0"



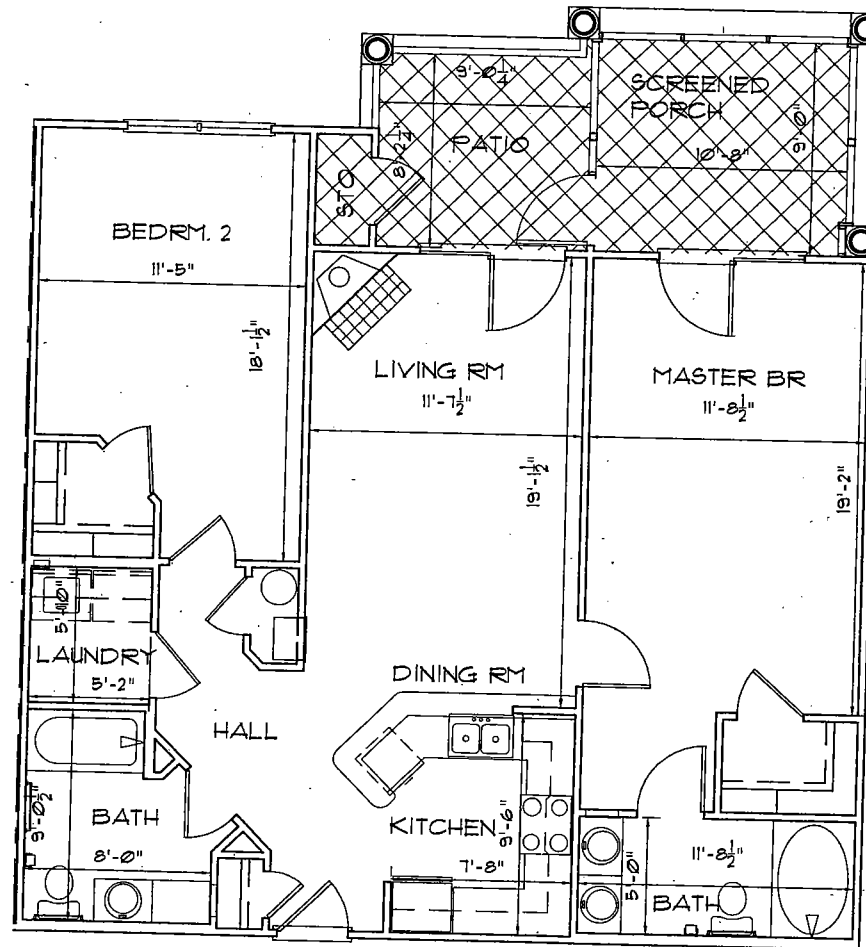
HATCHING  
INDICATES LIMITED  
COMMON ELEMENTS

MARTIN RILEY ASSOCIATES - ARCHITECTS, P.C.  
25 CHURCH STREET SUITE 200 DECATUR GEORGIA 30030-3329 404-373-2800  
THE RETREAT



1/4" UNIT FLOOR PLAN

# BUILDING 300 - UNIT 309



ST. MARTIN 'A' UNIT

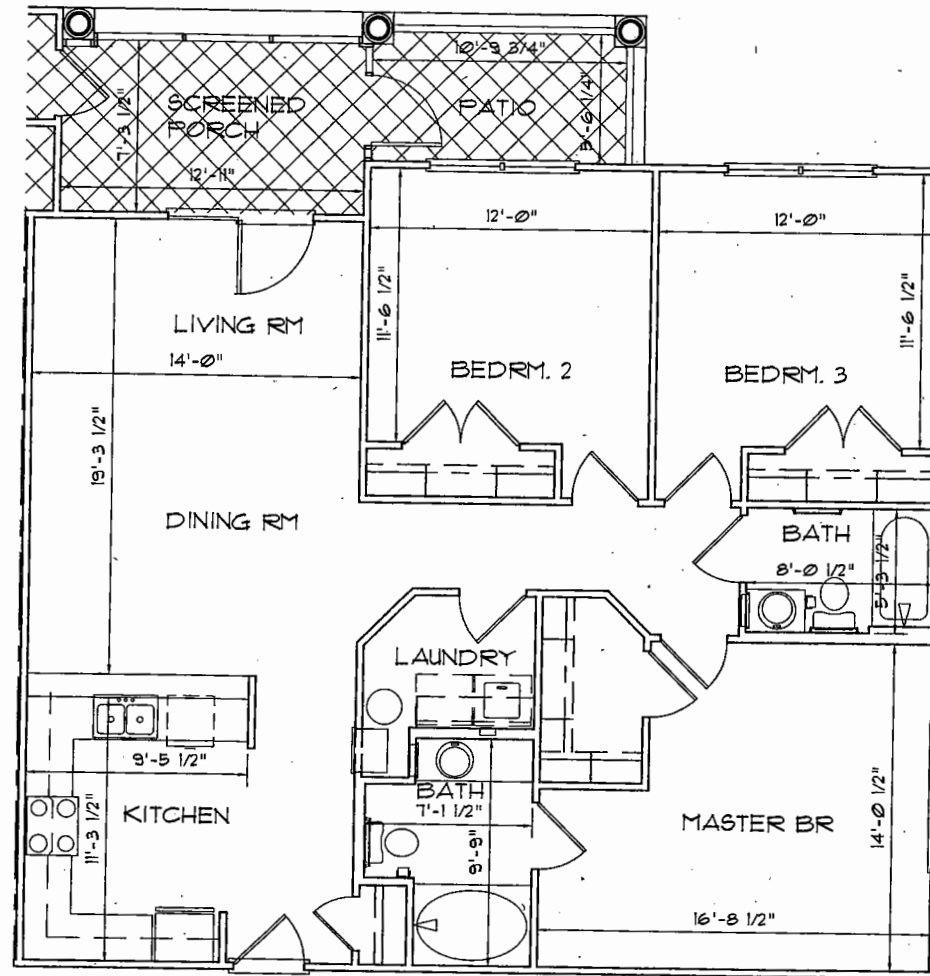
SCALE: 3/16" = 1'-0"



HATCHING  
INDICATES LIMITED  
COMMON ELEMENTS

BK K 434PG154

# BUILDING 300 - UNIT 310



ST. CROIX 'B' UNIT

SCALE: 3/16" = 1'-0"



HATCHING  
INDICATES LIMITED  
COMMON ELEMENTS

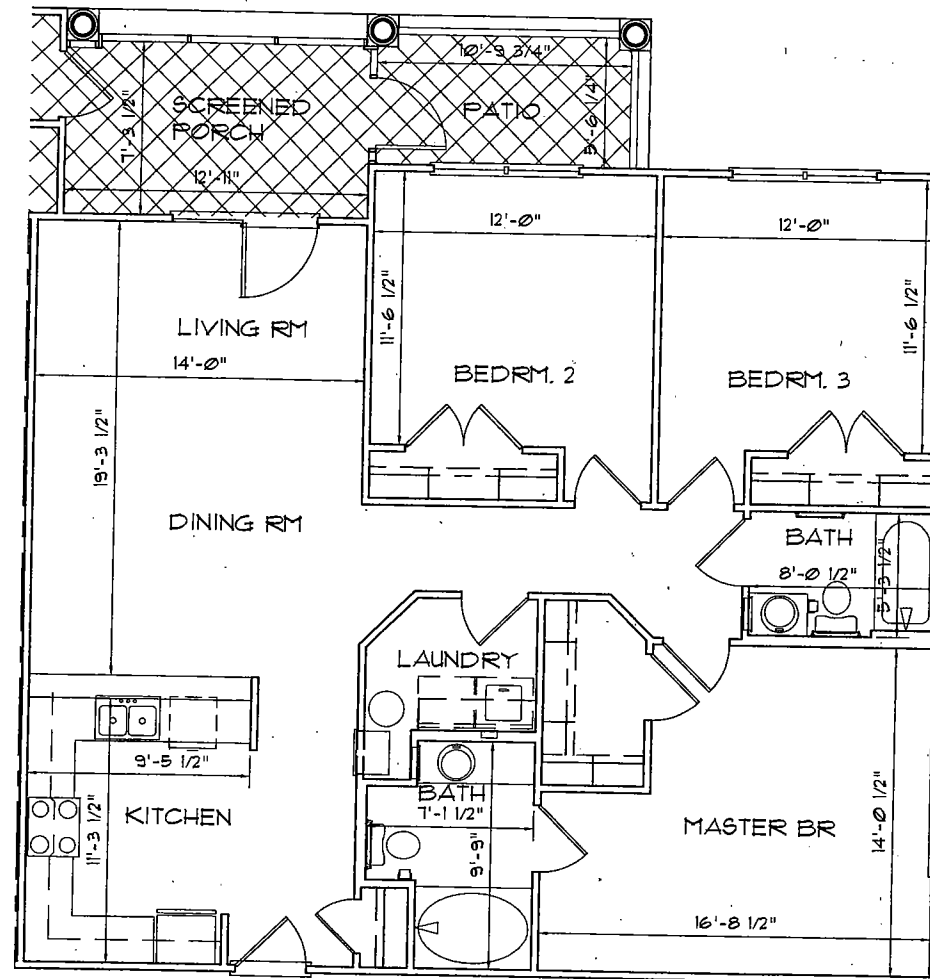
MARTIN RILEY ASSOCIATES - ARCHITECTS, P.C.  
25 CHURCH STREET SUITE 200 DECATUR GEORGIA 30030-3329 404-372-2600

'B' UNIT FLOOR PLAN



BK K 434PG155

# BUILDING 300 - UNIT 311



ST. CROIX 'B' UNIT

SCALE: 3/16" = 1'-0"



HATCHING  
INDICATES LIMITED  
COMMON ELEMENTS

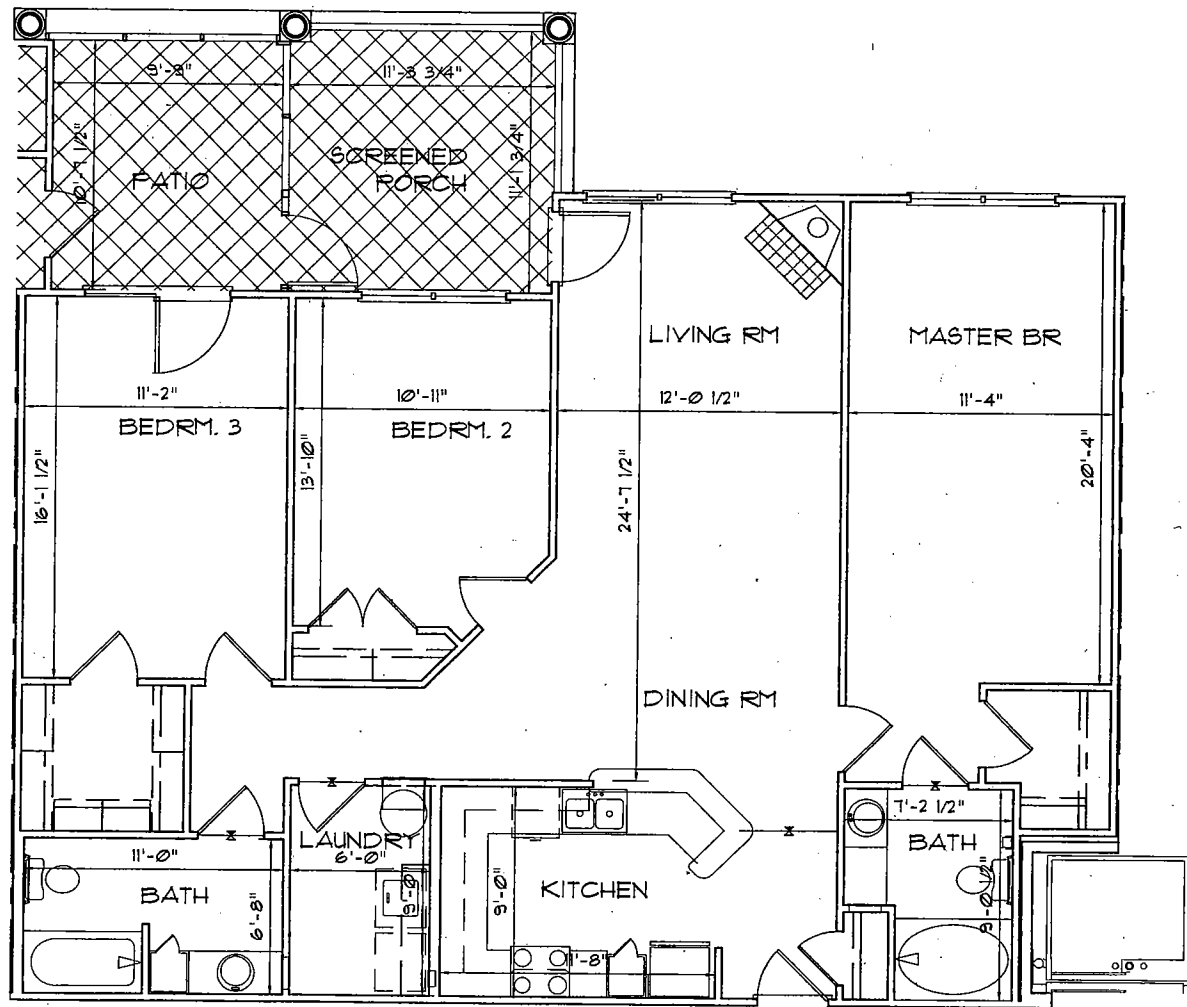
MARTIN RILEY ASSOCIATES - ARCHITECTS, P.C.  
25 CHURCH STREET SUITE 200 DECATUR, GEORGIA 30030-3329 404-373-2800

'B' UNIT FLOOR PLAN



BK K 434 PG 156

# BUILDING 300 - UNIT 312



ST. THOMAS 'C' UNIT

SCALE: 3/16" = 1'-0"



HATCHING  
INDICATES LIMITED  
COMMON ELEMENTS

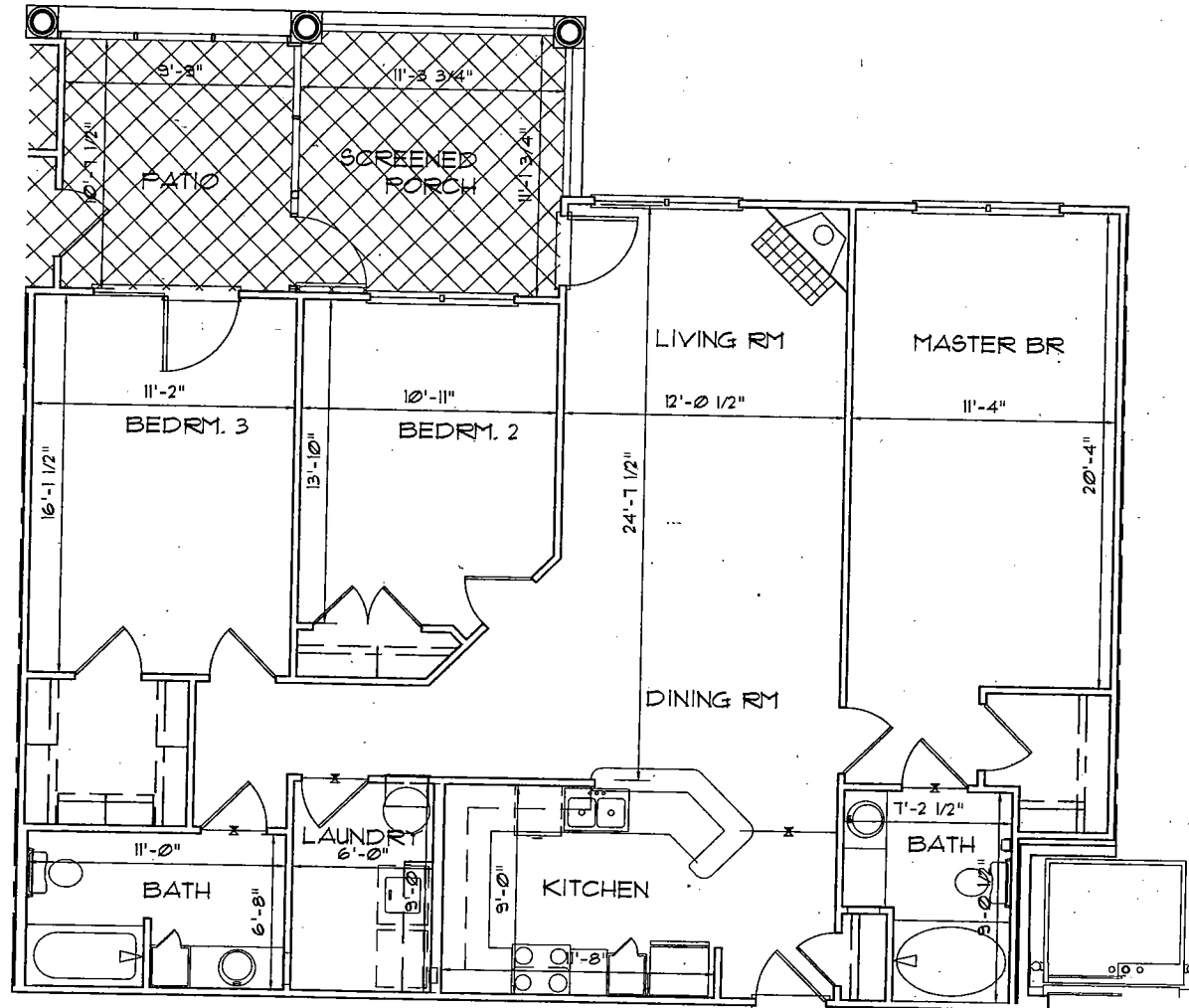
MARTIN RILEY ASSOCIATES - ARCHITECTS, P.C.  
25 CHURCH STREET SUITE 200 DECATUR GEORGIA 30030-3329 404-573-2800

'C' UNIT FLOOR PLAN

**MURA**

BK K 434 PG 157

# BUILDING 300 - UNIT 313



ST. THOMAS 'C' UNIT

SCALE: 3/16" = 1'-0"



HATCHING  
INDICATES LIMITED  
COMMON ELEMENTS

MARTIN RILEY ASSOCIATES - ARCHITECTS, P.C.  
25 CHURCH STREET SUITE 200 DECATUR GEORGIA 3003-3329 404-777-2800

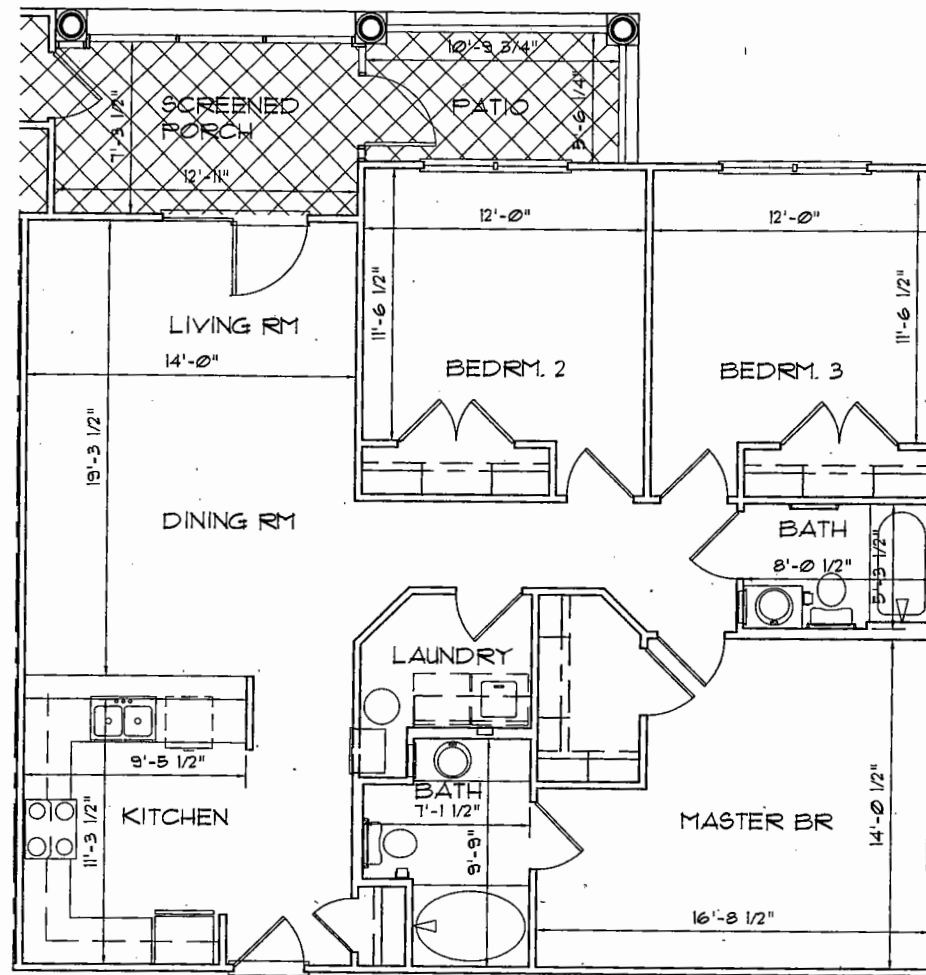
'C' UNIT FLOOR PLAN

**MRA**



BK K 434PG158

# BUILDING 300 - UNIT 314



ST. CROIX 'B' UNIT

SCALE: 3/16" = 1'-0"



HATCHING  
INDICATES LIMITED  
COMMON ELEMENTS

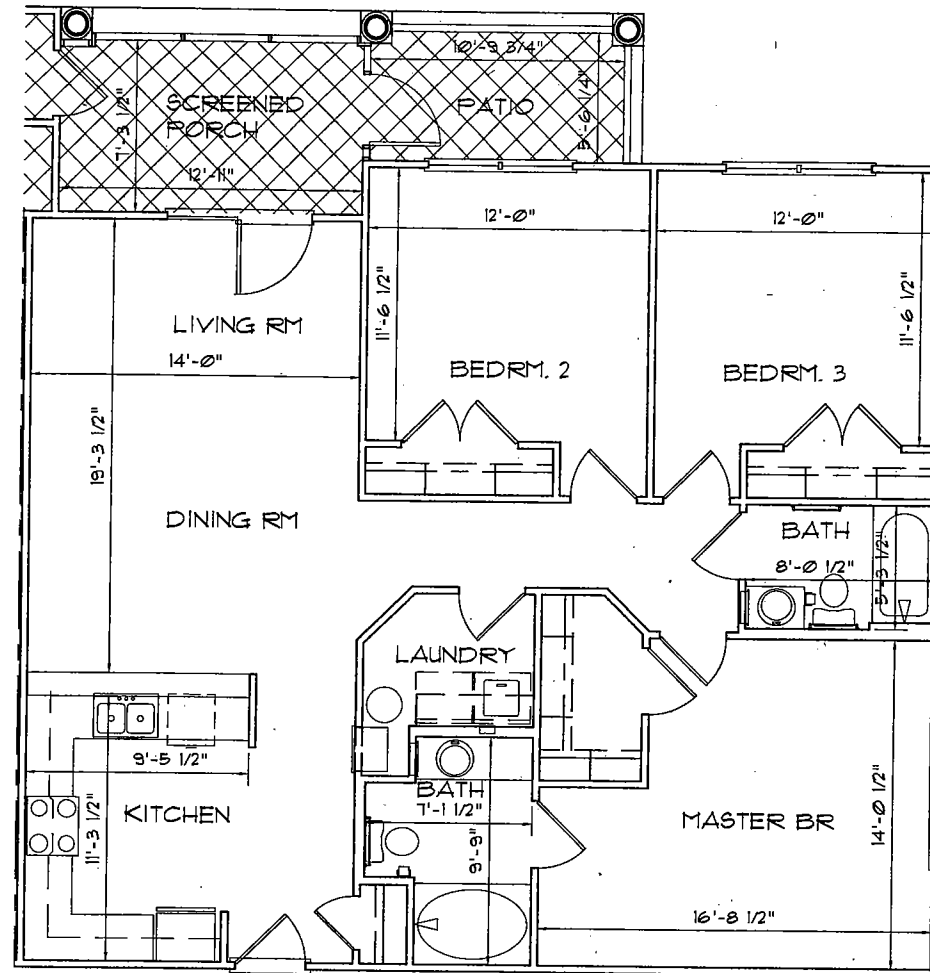
MARTIN RILEY ASSOCIATES - ARCHITECTS, P.C.  
25 CHURCH STREET SUITE 200 DECATUR GEORGIA 30030-3329 404-379-2800

'B' UNIT FLOOR PLAN



BK K 434PG159

# BUILDING 300 - UNIT 315



ST. CROIX 'B' UNIT

SCALE: 3/16" = 1'-0"



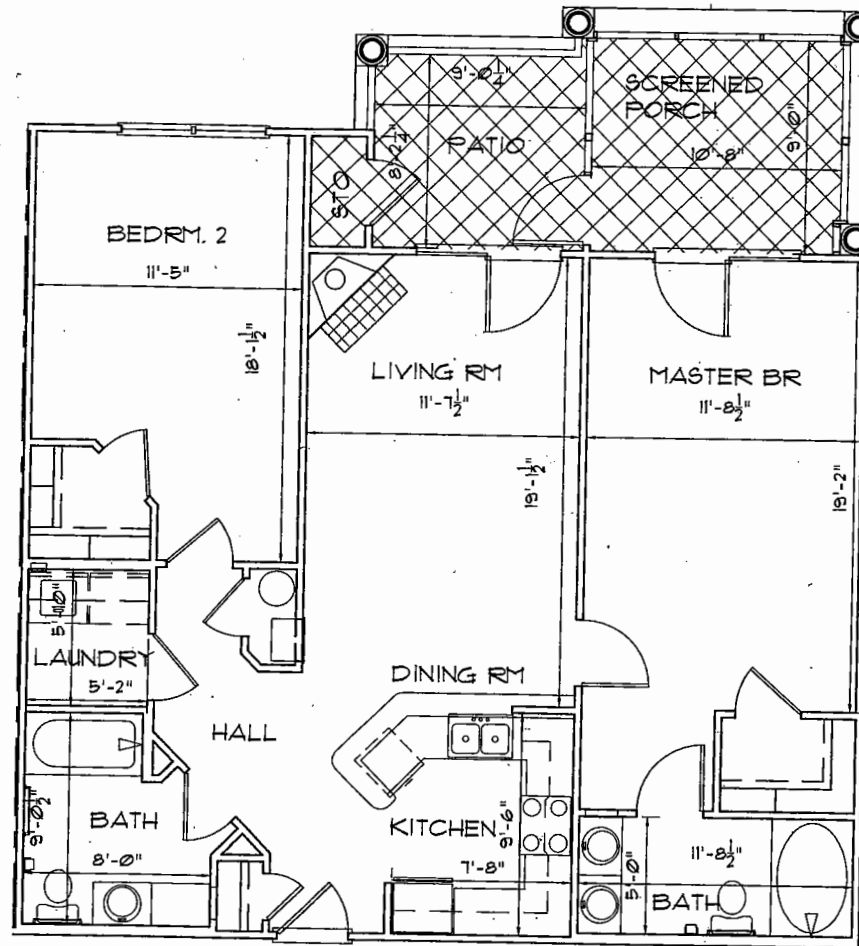
HATCHING  
INDICATES LIMITED  
COMMON ELEMENTS

MARTIN RILEY ASSOCIATES - ARCHITECTS P.C.  
25 CHURCH STREET SUITE 200 DECATUR GEORGIA 30030-3229 404-375-2800

1st UNIT FLOOR PLAN

**MRA**

# BUILDING 300 - UNIT 316



ST. MARTIN 'A' UNIT

SCALE: 3/16" = 1'-0"

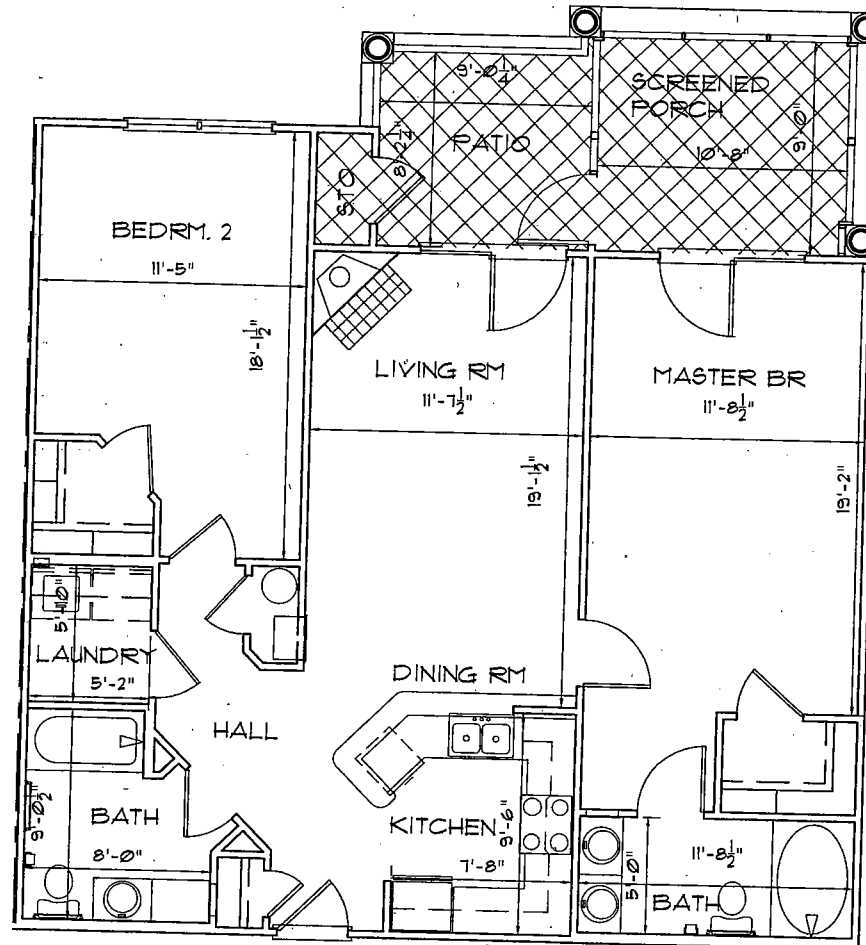


HATCHING  
INDICATES LIMITED  
COMMON ELEMENTS



BK K 434PG161

# BUILDING 300 - UNIT 317



ST. MARTIN 'A' UNIT

SCALE: 3/16" = 1'-0"



HATCHING  
INDICATES LIMITED  
COMMON ELEMENTS

MARTIN RILEY ASSOCIATES - ARCHITECTS, P.C.  
25 CHURCH STREET SUITE 200 DECATUR GEORGIA 30030-3329 404-375-2800

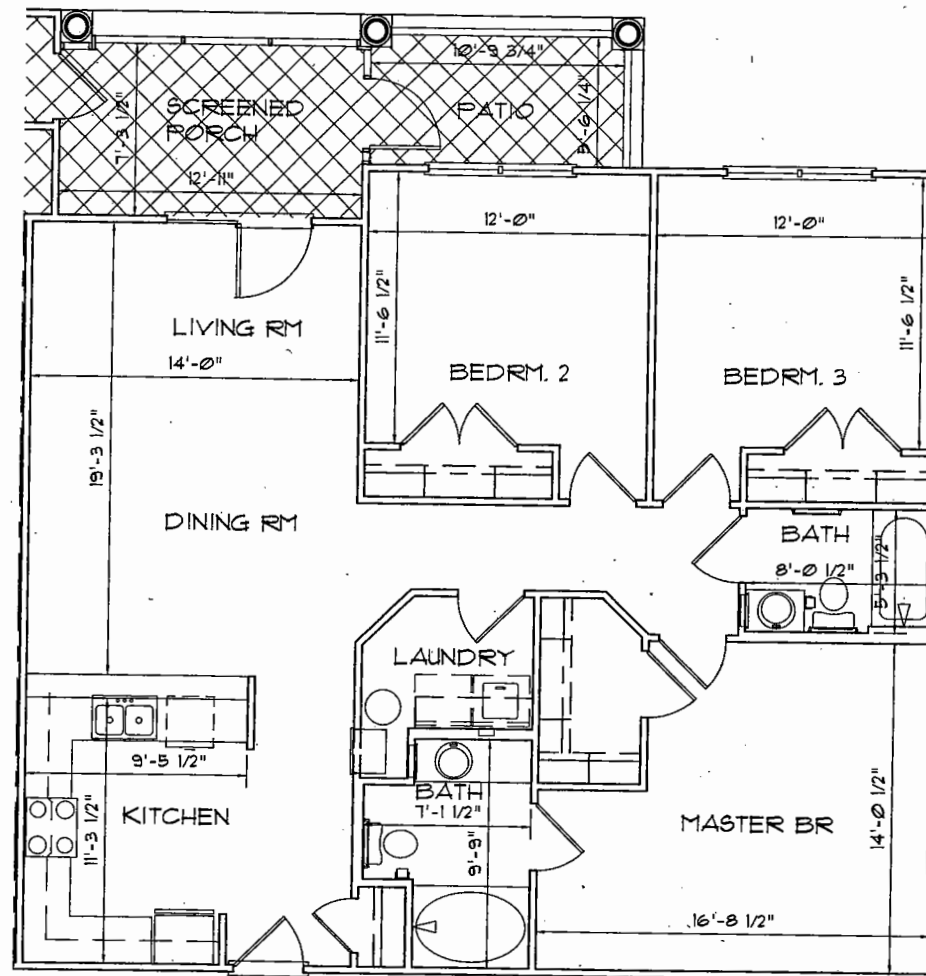
THE RETREAT

'A' UNIT FLOOR PLAN

**MRA**

BK K 434PG162

## BUILDING 300 - UNIT 318



ST. CROIX 'B' UNIT

SCALE: 3/16" = 1'-0"



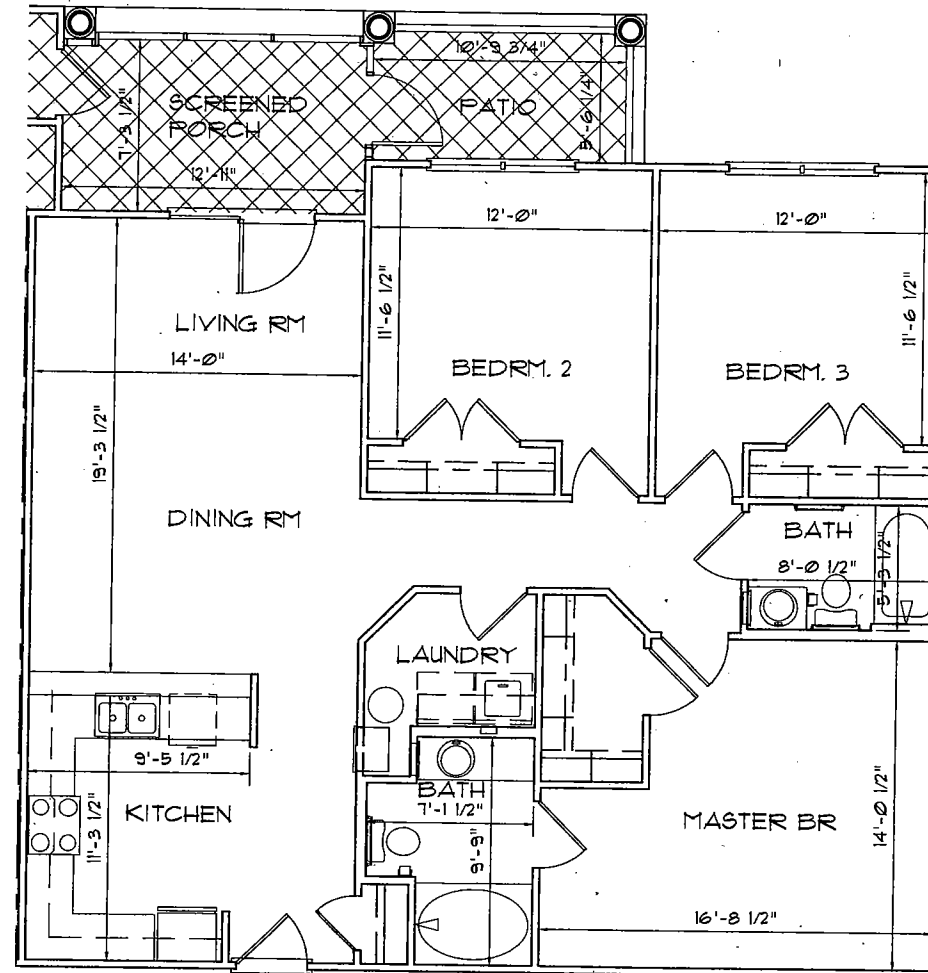
HATCHING  
INDICATES LIMITED  
COMMON ELEMENTS

MARTIN RILEY ASSOCIATES - ARCHITECTS, P.C.  
25 CHURCH STREET SUITE 200 DECATUR GEORGIA 30030-3329 404-375-2900

'B' UNIT FLOOR PLAN

BK K 434PG163

# BUILDING 300 - UNIT 319



ST. CROIX 'B' UNIT

SCALE: 3/16" = 1'-0"



HATCHING  
INDICATES LIMITED  
COMMON ELEMENTS

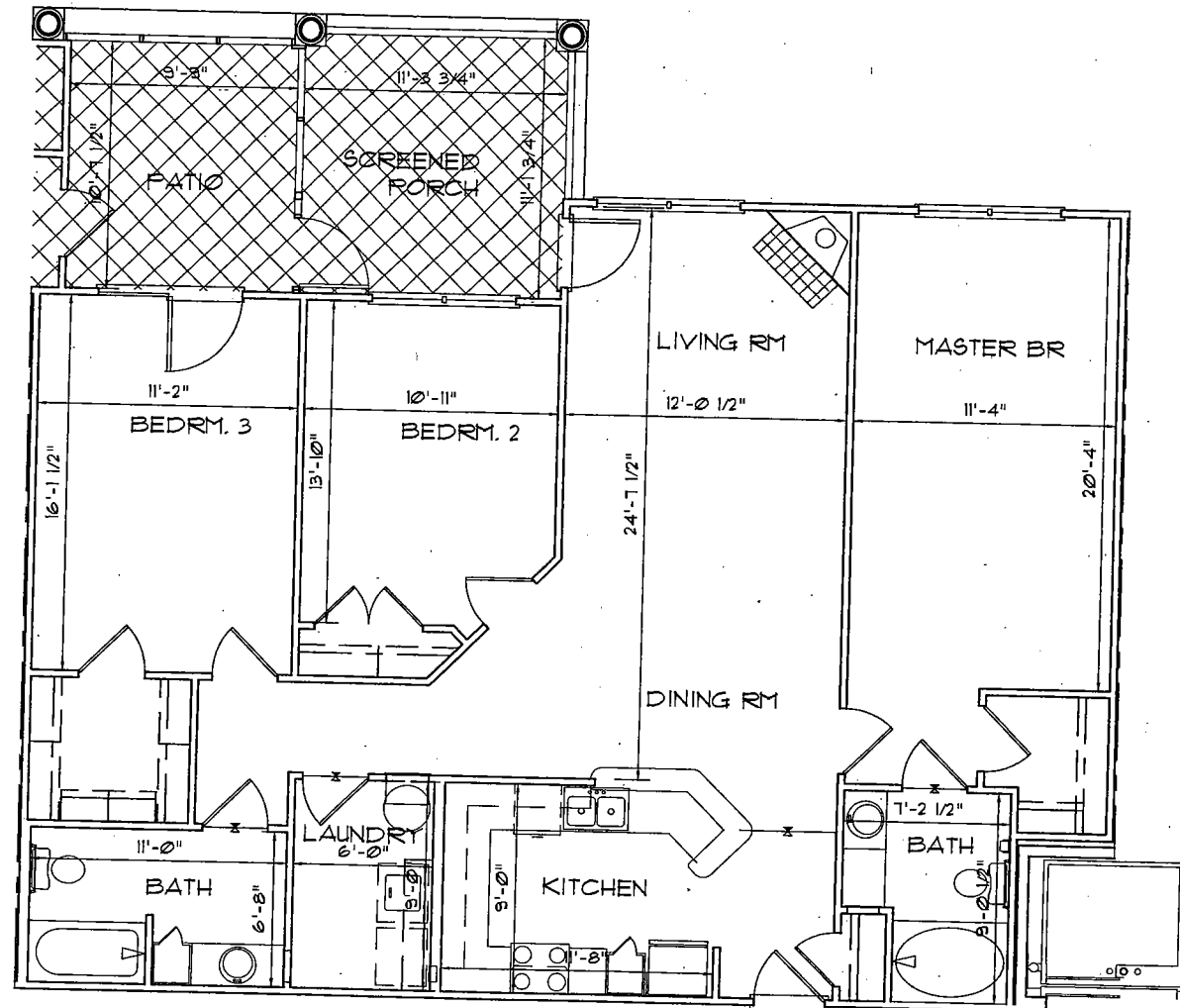
MARTIN RILEY ASSOCIATES - ARCHITECTS, P.C.  
25 CHURCH STREET SUITE 200 DECATUR GEORGIA 3003-325 404-375-2800

'B' UNIT FLOOR PLAN



BK K 434 PG 164

# BUILDING 300 - UNIT 320



ST. THOMAS 'C' UNIT

SCALE: 3/16" = 1'-0"



HATCHING  
INDICATES LIMITED  
COMMON ELEMENTS

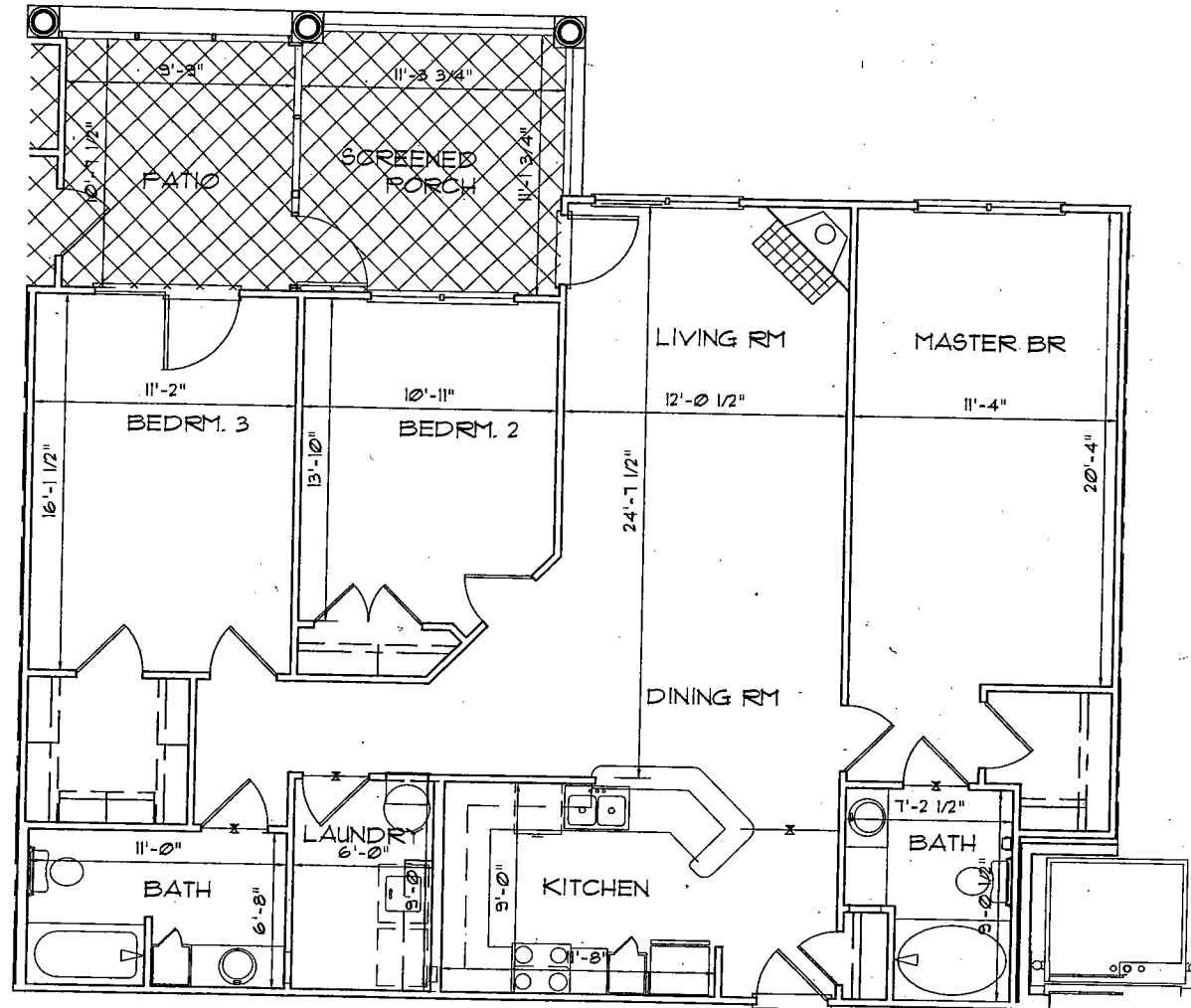
MARTIN RILEY ASSOCIATES - ARCHITECTS, P.C.  
25 CHURCH STREET SUITE 200 DECATUR GEORGIA 30030-3020 404-575-2000

'C' UNIT FLOOR PLAN

**MRA**

BK K 434PG165

# BUILDING 300 - UNIT 321



ST. THOMAS 'C' UNIT

SCALE: 3/16" = 1'-0"



HATCHING INDICATES LIMITED COMMON ELEMENTS

MARTIN RILEY ASSOCIATES - ARCHITECTS, P.C.  
25 CHURCH STREET SUITE 200 DECATUR GEORGIA 30030-3329 404-373-2800

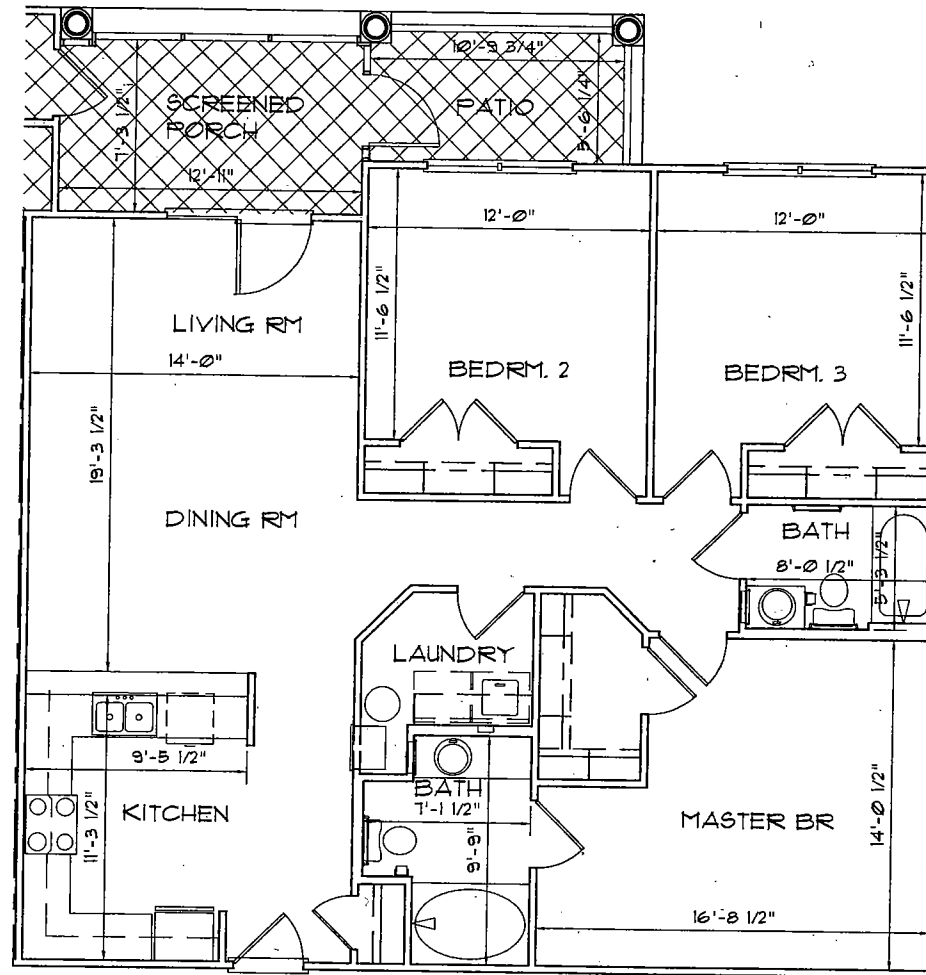
'C' UNIT FLOOR PLAN

**MAR**



BK K 434PG166

# BUILDING 300 - UNIT 322



ST. CROIX 'B' UNIT

SCALE: 3/16" = 1'-0"



HATCHING  
INDICATES LIMITED  
COMMON ELEMENTS

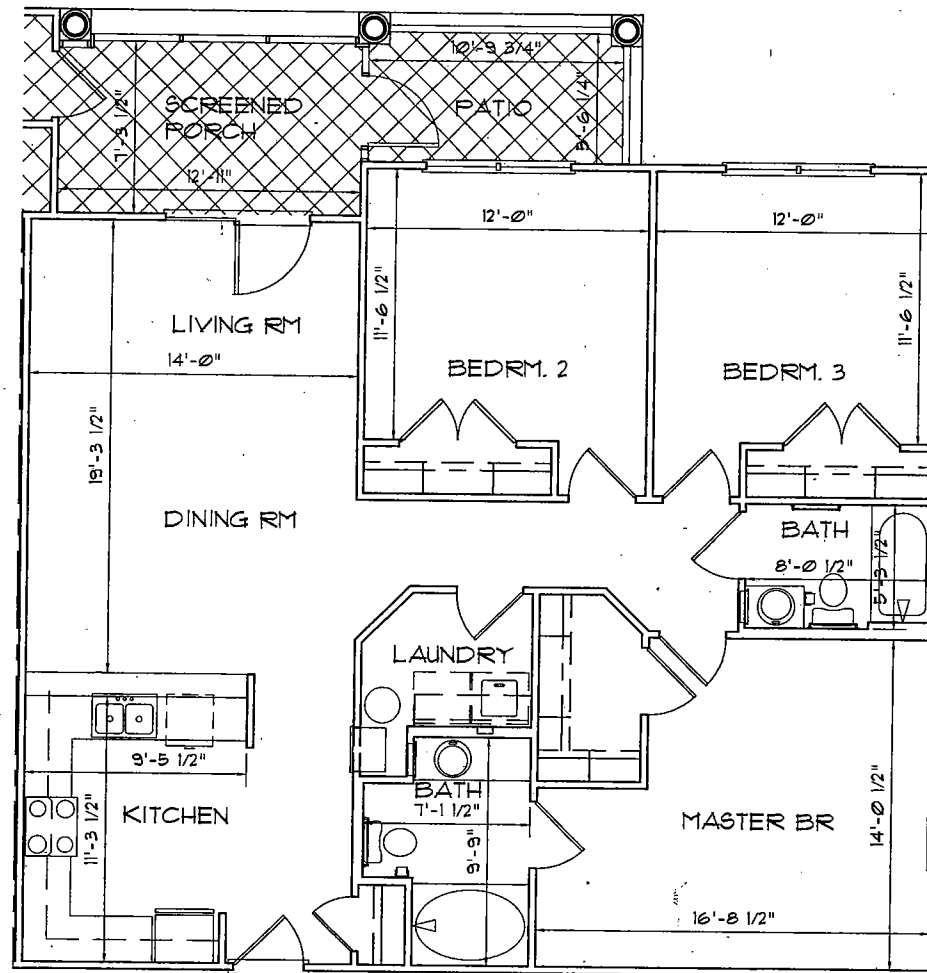
MARTIN RILEY ASSOCIATES - ARCHITECTS, P.C.  
25 CHURCH STREET SUITE 200 DECATUR GEORGIA 30030-3229 404-375-2800

'B' UNIT FLOOR PLAN



BK K 434 PG 167

# BUILDING 300 - UNIT 323



ST. CROIX 'B' UNIT

SCALE: 3/16" = 1'-0"



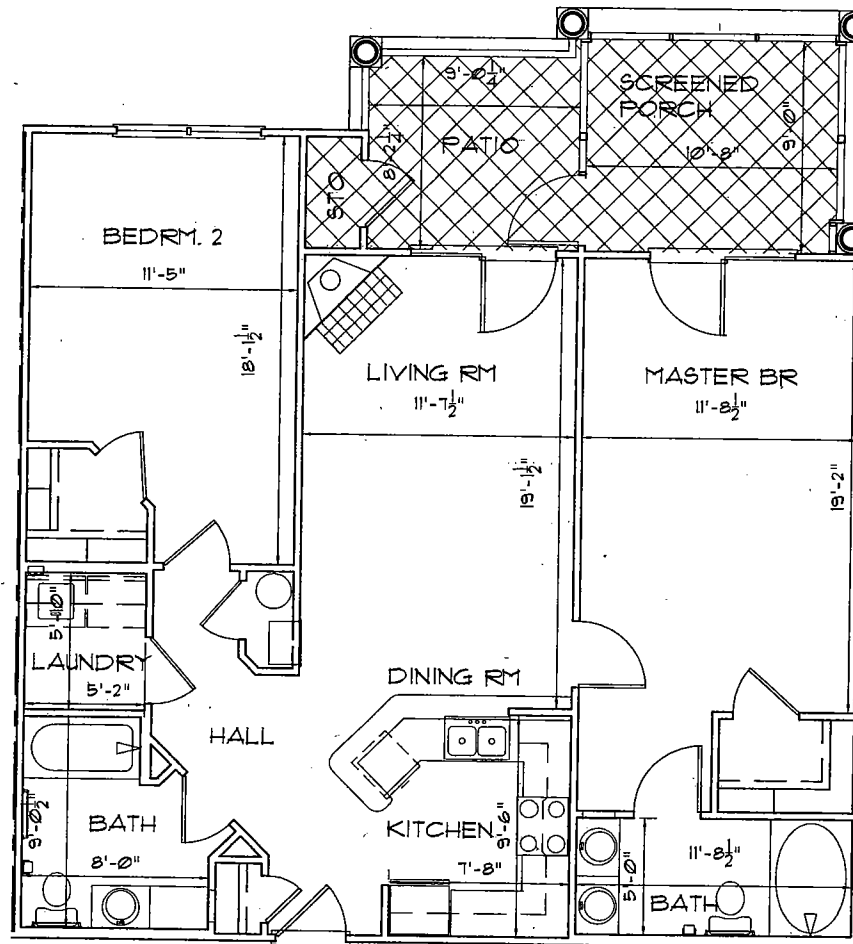
HATCHING  
INDICATES LIMITED  
COMMON ELEMENTS

MARTIN RILEY ASSOCIATES - ARCHITECTS, P.C.  
25 CHURCH STREET SUITE 200 DECATUR GEORGIA 30030-3329 404-373-2800

**MARN**

'B' UNIT FLOOR PLAN

# BUILDING 300 - UNIT 324



ST. MARTIN 'A' UNIT

SCALE: 3/16" = 1'-0"



HATCHING  
INDICATES LIMITED  
COMMON ELEMENTS

EXHIBIT "D"

Schedule of Unit Value, Percentage Interests

THE RETREAT  
EXHIBIT "D"  
PERCENTAGE OWNERSHIP

BK K 434PG170

Type A: St. Martin, which is a two bedroom villa (1,058 sf) valued at \$123,000

Type B: St. James, which is a three bedroom villa (1,440 sf) valued at \$140,000

Type C: St. Croix, which is a two bedroom villa with study (1,290 sf) valued at \$137,000

Type	Unit #	Value	Phase 1
A	101	\$123,000	1.2654%
B	102	\$140,000	1.4403%
B	103	\$140,000	1.4403%
C	104	\$137,000	1.4095%
C	105	\$137,000	1.4095%
B	106	\$140,000	1.4403%
B	107	\$140,000	1.4403%
A	108	\$123,000	1.2654%
A	109	\$123,000	1.2654%
B	110	\$140,000	1.4403%
B	111	\$140,000	1.4403%
C	112	\$137,000	1.4095%
C	113	\$137,000	1.4095%
B	114	\$140,000	1.4403%
B	115	\$140,000	1.4403%
A	116	\$123,000	1.2654%
A	117	\$123,000	1.2654%
B	118	\$140,000	1.4403%
B	119	\$140,000	1.4403%
C	120	\$137,000	1.4095%
C	121	\$137,000	1.4095%
B	122	\$140,000	1.4403%
B	123	\$140,000	1.4403%
A	124	\$123,000	1.2654%
A	201	\$123,000	1.2654%
B	202	\$140,000	1.4403%
B	203	\$140,000	1.4403%
C	204	\$137,000	1.4095%
C	205	\$137,000	1.4095%
B	206	\$140,000	1.4403%
B	207	\$140,000	1.4403%
A	208	\$123,000	1.2654%
A	209	\$123,000	1.2654%
B	210	\$140,000	1.4403%
B	211	\$140,000	1.4403%
C	212	\$137,000	1.4095%
C	213	\$137,000	1.4095%
B	214	\$140,000	1.4403%
B	215	\$140,000	1.4403%
A	216	\$123,000	1.2654%
A	217	\$123,000	1.2654%
B	218	\$140,000	1.4403%
B	219	\$140,000	1.4403%
C	220	\$137,000	1.4095%
C	221	\$137,000	1.4095%
B	222	\$140,000	1.4403%

PERCENTAGE OWNERSHIP

B	223	\$140,000	1.4403%
A	224	\$123,000	1.2654%
A	301	\$123,000	1.2654%
B	302	\$140,000	1.4403%
B	303	\$140,000	1.4403%
C	304	\$137,000	1.4095%
C	305	\$137,000	1.4095%
B	306	\$140,000	1.4403%
B	307	\$140,000	1.4403%
A	308	\$123,000	1.2654%
A	309	\$123,000	1.2654%
B	310	\$140,000	1.4403%
B	311	\$140,000	1.4403%
C	312	\$137,000	1.4095%
C	313	\$137,000	1.4095%
B	314	\$140,000	1.4403%
B	315	\$140,000	1.4403%
A	316	\$123,000	1.2654%
A	317	\$123,000	1.2654%
B	318	\$140,000	1.4403%
B	319	\$140,000	1.4403%
C	320	\$137,000	1.4095%
C	321	\$137,000	1.4095%
B	322	\$140,000	1.4403%
B	323	\$140,000	1.4403%
A	324	\$123,000	1.2654%

Totals for Phase 1		<u>\$9,720,000</u>	<u>100.0000%</u>
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BK : K 434 PG 172

EXHIBIT "E"

By-Laws

BK K 434 PG 173

**BY-LAWS  
OF  
RETREAT AT RIVERLAND HOMEOWNERS ASSOCIATION, INC.**



BK K 434 PG 174

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**BY-LAWS**  
**OF**  
**RETREAT AT RIVERLAND HOMEOWNERS ASSOCIATION, INC.**

**Article 1.**  
**Name, Principal Office, and Definitions**

- 1.1. Name. The name of the corporation is Retreat at Riverland Homeowners Association, Inc. (the "Association").
- 1.2. Principal Office. The principal office of the Association shall be located in the State of South Carolina. The Association may have such other offices, either within or outside the State of South Carolina, as the Board of Directors may determine or as the affairs of the Association may require.
- 1.3. Definitions. The words used in these By-Laws shall be given their normal, commonly understood definitions. Capitalized terms shall have the same meaning as set forth in that Master Deed of Retreat at Riverland Horizontal Property Regime filed in the Office of the Register of Deeds for Charleston County, South Carolina, as it may be amended (the "Master Deed"), unless the context indicates otherwise.

**Article 2.**  
**Association: Membership, Meetings, Quorum, Voting, Proxies**

- 2.1 Membership. An Owner of a Unit shall automatically become a member of the Association as more fully set forth in the Master Deed, the terms of which pertaining to membership are incorporated by this reference. If title to a Unit is held by more than one (1) Person, the membership shall be shared in the same proportion as the title, but there shall be only one (1) membership and one (1) vote per Unit, which vote shall be appurtenant to such Unit and weighted in accordance with the percentage of undivided interest in the Common Elements attributable to each Unit, as shown on Exhibit "D" to the Master Deed. In the event an Owner is a corporation, limited liability company, partnership, trust, or other legal entity not being a natural person or persons, then any natural person designated by the entity shall be eligible to represent such entity or entities in the affairs of the Association. Membership shall be appurtenant to the Unit and shall be transferred automatically by conveyance of that Unit and may be transferred only in connection with the transfer of title.
- 2.2 Place of Meetings. Meetings of the Association shall be held at the principal office of the Association or at such other suitable place convenient to the members as may be designated by the Board, either within the Condominium or as convenient as is possible and practical.
- 2.3 Annual Meetings. The first meeting of the Association, whether a regular or special meeting, shall be held within eighteen (18) months from the date of incorporation of the Association. Subsequent regular meetings shall be held annually on a date and at a time set by the Board.
- 2.4 Special Meetings. The President may call special meetings. In addition, it shall be the duty of the President to call a special meeting if so directed by resolution of the Board or upon a petition signed by members representing at least ten percent (10%) of the total votes in the Association.

2.5 Notice of Meetings. Written notice stating the place, day, and time of any meeting of the members shall be delivered, either personally or by mail, to each member entitled to vote at such meeting, not less than ten (10) nor more than fifty (50) days before the date of such meeting, by or at the direction of the President or the Secretary or the officers or persons calling the meeting.

In the case of a special meeting or when otherwise required by statute or these By-Laws, the purpose or purposes for which the meeting is called shall be stated in the notice. No business shall be transacted at a special meeting except as stated in the notice.

If mailed, the notice of a meeting shall be deemed to be delivered when deposited in the United States mail addressed to the member at its address as it appears on the records of the Association, with postage prepaid.

2.6 Waiver of Notice. Waiver of notice of a meeting of the members shall be deemed the equivalent of proper notice. Any member may, in writing, waive notice of any meeting of the members, either before or after such meeting. Attendance at a meeting by a member or the member's proxy shall be deemed waiver by such member of notice of the time, date, and place thereof, unless such member or proxy specifically objects to lack of proper notice at the time the meeting is called to order. Attendance at a special meeting also shall be deemed waiver of notice of all business transacted at such meeting unless an objection on the basis of lack of proper notice is raised before the business is put to a vote.

2.7 Adjournment of Meetings. If any meeting of the Association cannot be held because a quorum is not present, members or their proxies holding at least fifty-one percent (51%) of the votes represented at such meeting may adjourn the meeting to a time not less than five (5) nor more than ten (10) days from the time the original meeting was called. At the reconvened meeting, if a quorum is present, any business may be transacted which might have been transacted at the meeting originally called. If a time and place for reconvening the meeting is not fixed by those in attendance at the original meeting or if for any reason a new date is fixed for reconvening the meeting after adjournment, notice for reconvening the meeting shall be given to members in the manner prescribed for regular meetings.

2.8 Voting. The voting rights of the members shall be as set forth in the Master Deed and in these By-Laws, and such voting rights provisions are specifically incorporated by this reference.

2.9 Proxies. At all meetings of members, each member may vote in person (if a corporation, partnership or trust, through any officer, director, partner or trustee duly authorized to act on behalf of the member) or by proxy, subject to the limitations of South Carolina law. All proxies shall be in writing specifying the Unit(s) for which it is given, signed by the member or its duly authorized attorney-in-fact, dated and filed with the Secretary of the Association prior to any meeting for which it is to be effective. Unless otherwise specifically provided in the proxy, a proxy shall be presumed to cover all votes which the member giving such proxy is entitled to cast, and in the event of any conflict between two or more proxies purporting to cover the same voting rights, the later dated proxy shall prevail, or if dated as of the same date, both shall be deemed invalid. Every proxy shall be revocable and shall automatically cease upon conveyance of any Unit for which it was given, or upon receipt of notice by the Secretary of the death or judicially declared incompetence of a member who is a natural person, or of written revocation, or 11 months from the date of the proxy, unless a shorter period is specified in the proxy.

**2.10 Quorum.** Except as otherwise provided in these By-Laws or in the Master Deed, the presence, in person or by proxy, of members representing twenty percent (20%) of the total votes in the Association shall constitute a quorum at all meetings of the Association. The vote of fifty-one percent (51%) of the members present and eligible to vote shall constitute a decision of the Association.

**2.11 Conduct of Meetings.** The President shall preside over all meetings of the Association, and the Secretary shall keep the minutes of the meetings and record in a minute book all resolutions adopted and all other transactions occurring at such meetings.

**2.12 Action Without a Meeting.** Any action required or permitted by law to be taken at a meeting of the members may be taken without a meeting, without prior notice and without a vote, if written consent specifically authorizing the proposed action is signed by all members entitled to vote thereon. Such consent shall be filed with the minutes of the Association and shall have the same force and effect as a vote of the members at a meeting. Within ten (10) days after receiving authorization for any action by written consent, the Secretary shall give written notice to all members summarizing the material features of the authorized action.

### **Article 3.**

#### **Board of Directors: Number, Powers, Meetings**

##### **A. Composition and Selection.**

**3.1 Governing Body; Composition.** The affairs of the Association shall be governed by a Board of Directors, each of whom shall have one (1) equal vote. Except with respect to directors appointed by the Declarant, the directors shall be residents or eligible members; provided, however, no Owner and resident representing the same Unit may serve on the Board at the same time. No Owner or resident shall be eligible to serve as a director if any assessment for such Person's Unit is delinquent. A "resident" shall be any natural person eighteen (18) years of age or older whose principal place of residence is a Unit within the Horizontal Property Regime. In the case of a member which is not a natural person, any officer, director, partner, employee or trust officer of such member shall be eligible to serve as a director unless otherwise specified by written notice to the Association signed by such member; provided, no member may have more than one (1) such representative on the Board at a time, except in the case of directors appointed by the Declarant.

**3.2 Number of Directors.** The Board shall consist of up to three (3) directors, as provided in Section 3.4 below.

**3.3 Nomination and Election of Directors.** Except with respect to directors appointed by the Declarant, directors shall be nominated from the floor and may also be nominated by a nominating committee, if such a committee is established by the Board. All candidates shall have a reasonable opportunity to communicate their qualifications to the members and to solicit votes.

Each Owner may cast the entire vote assigned to his or her Unit for each position to be filled. There shall be no cumulative voting. That number of candidates equal to the number of positions to be filled receiving the greatest number of votes shall be elected. Directors may be elected to serve any number of consecutive terms.

### 3.4 Election and Term of Office.

(a) The initial Board shall consist of one (1) to three (3) directors appointed by the Declarant.

(b) Upon termination of the Declarant's right to appoint directors as provided in the Master Deed, the number of directors shall be set at three (3), and the Association shall hold an election at which the members shall be entitled to elect all three (3) directors, with the two (2) directors receiving the largest number of votes being elected for a term of two (2) years and one (1) director being elected for a term of one (1) year.

Upon the expiration of the term of office of each initial director elected by the members, a successor shall be elected to serve a term of two (2) years, and all subsequent terms shall be for two (2) years. The directors elected by the members shall hold office until their respective successors have been elected.

3.5 Removal of Directors and Vacancies. Any director elected by the members may be removed, with or without cause, by members holding two-thirds (2/3) of the votes entitled to be cast for his or her election. Any director whose removal is sought shall be given notice prior to any meeting called for that purpose. Upon removal of a director, a successor shall be elected by the members to fill the vacancy for the remainder of the term of such director.

Any director elected by the members who has three or more consecutive unexcused absences from Board meetings, or who is more than thirty (30) days delinquent (or is the resident of a Unit that is delinquent or is the representative of a member who is delinquent) in the payment of any assessment or other charge due the Association, may be removed by a Majority of the directors present at a regular or special meeting at which a quorum is present, and the Board may appoint a successor to fill the vacancy until the next annual meeting, at which time the members shall elect a successor for the remainder of the term.

In the event of the death, disability, or resignation of a director elected by the members, the Board may declare a vacancy and appoint a successor to fill the vacancy until the next annual meeting, at which time the members shall elect a successor for the remainder of the term.

This Section shall not apply to directors appointed by the Declarant. The Declarant shall be entitled to appoint a successor to fill any vacancy on the Board resulting from the death, disability or resignation of a director appointed by the Declarant.

### B. Meetings.

3.6 Organizational Meetings. The first meeting of the Board following each annual meeting of the membership shall be held within ten (10) days thereafter at such time and place as the Board shall fix.

3.7 Regular Meetings. Regular meetings of the Board may be held at such time and place as a Majority of the directors shall determine, but at least one such meeting shall be held during each quarter.

3.8 Special Meetings. Special meetings of the Board of Directors shall be held when called by written notice signed by the President or by any two directors.

3.9 Notice. Notice of the time and place of a regular meeting shall be communicated to directors not less than four calendar days prior to the meeting. Notice of the time and place of a special meeting shall be communicated to directors not less than seventy-two (72) hours prior to the meeting. No notice need be given to any director who has signed a waiver of notice or a written consent to holding of the meeting. The notice shall specify the time and place of the meeting and, in the case of a special meeting, the nature of any special business to be considered. Notices shall be given to each director by: (i) personal delivery; (ii) first class mail, postage prepaid; (iii) telephone communication, either directly to the director or to a person at the director's office or home who would reasonably be expected to communicate such notice promptly to the director; (iv) telecopier transmission to the director's home or office, with confirmation of receipt by the receiving telecopier; or (v) telegram, charges prepaid. All such notices shall be given at the director's telephone or telecopier number or sent to the director's address as shown on the records of the Association. Notices sent by first class mail shall be deemed communicated when deposited into a United States mailbox. Notices given by personal delivery, telephone, telecopier or telegraph shall be deemed communicated when delivered, telephoned, telecopied or given to the telegraph company.

3.10 Waiver of Notice. The transactions of any meeting of the Board, however called and noticed or wherever held, shall be as valid as though taken at a meeting duly held after regular call and notice if (a) a quorum is present, and (b) either before or after the meeting each of the directors not present signs a written waiver of notice, a consent to holding the meeting, or an approval of the minutes. The waiver of notice or consent need not specify the purpose of the meeting. Notice of a meeting also shall be deemed given to any director who attends the meeting without protesting before or at its commencement about the lack of adequate notice.

3.11 Telephonic Participation in Meetings. Members of the Board or any committee designated by the Board may participate in a meeting of the Board or committee by means of conference telephone or similar communications equipment, by means of which all persons participating in the meeting can hear each other. Participation in a meeting pursuant to this Section shall constitute presence in person at such meeting.

3.12 Quorum of Board of Directors. At all meetings of the Board, a Majority of the directors shall constitute a quorum for the transaction of business, and the votes of a Majority of the directors present at a meeting at which a quorum is present shall constitute the decision of the Board, unless otherwise specifically provided in these By-Laws or the Master Deed. A meeting at which a quorum is initially present may continue to transact business, notwithstanding the withdrawal of directors, if any action taken is approved by at least a Majority of the required quorum for that meeting. If any meeting of the Board cannot be held because a quorum is not present, a Majority of the directors present at such meeting may adjourn the meeting to a time not less than five (5) nor more than ten (10) days from the date of the original meeting. At the reconvened meeting, if a quorum is present, any business which might have been transacted at the meeting originally called may be transacted without further notice.

3.13 Compensation. Directors shall not receive any compensation from the Association for acting as such unless approved by members representing at least fifty-one percent (51%) of the total votes in the Association at a regular or special meeting of the Association. Any director may be reimbursed for expenses incurred on behalf of the Association upon approval of a Majority of the other directors. Nothing herein shall prohibit the Association from compensating a director, or any entity with which a director is affiliated, for services or supplies furnished to the Association in a capacity other than as a director pursuant to a contract or agreement with the Association, provided that such director's interest was made known to the Board prior to entering into such contract and such contract was approved by a Majority of the Board of Directors, excluding the interested director.



3.14 Conduct of Meetings. The President shall preside over all meetings of the Board, and the Secretary shall keep a minute book of Board meetings recording all Board resolutions and all transactions and proceedings occurring at such meetings.

3.15 Open Meetings. Subject to the provisions of Section 3.16, all meetings of the Board shall be open to all members, but members other than directors may not participate in any discussion or deliberation unless permission to speak is requested on his or her behalf by a director. In such case, the President may limit the time any member may speak. Notwithstanding the above, the President may adjourn any meeting of the Board, reconvene in executive session, and exclude members to discuss matters of a sensitive nature.

3.16 Action Without a Formal Meeting. Any action to be taken at a meeting of the directors or any action that may be taken at a meeting of the directors may be taken without a meeting if a consent in writing, setting forth the action so taken, shall be signed by all of the directors, and such consent shall have the same force and effect as a unanimous vote.

C. Powers and Duties.

3.17 Powers. The Board of Directors shall have all of the powers and duties necessary for the administration of the Association's affairs and for performing all responsibilities and exercising all rights of the Association as set forth in the Master Deed, these By-Laws, the Articles, and as provided by law. The Board may do or cause to be done all acts and things as are not directed by the Master Deed, Articles, these By-Laws, or South Carolina law to be done and exercised exclusively by the membership generally.

3.18 Duties. The duties of the Board shall include, without limitation:

- (a) preparing and adopting, in accordance with the Master Deed, an annual budget establishing each Owner's share of the Common Expenses;
- (b) levying and collecting such assessments from the Owners, as set forth in the Master Deed;
- (c) providing for the operation, care, upkeep, and maintenance of those portions of the Common Elements as provided in the Master Deed;
- (d) designating, hiring, and dismissing the personnel necessary to carry out the rights and responsibilities of the Association and where appropriate, providing for the compensation of such personnel and for the purchase of equipment, supplies, and materials to be used by such personnel in the performance of their duties;
- (e) depositing all funds received on behalf of the Association in a bank depository which it shall approve and using such funds to operate the Association; provided, any reserve fund may be deposited, in the directors' best business judgment, in depositories other than banks;
- (f) making and amending rules in accordance with the Master Deed;
- (g) opening of bank accounts on behalf of the Association and designating the signatories required;

(h) making or contracting for the making of repairs, additions, and improvements to or alterations of the Common Elements in accordance with the Master Deed and these By-Laws;

(i) enforcing by legal means the provisions of the Master Deed, these By-Laws, and the rules of the Association and bringing any proceedings which may be instituted on behalf of or against the Owners concerning the Association; provided, the Association shall not be obligated to take action to enforce any covenant, restriction or rule which the Board reasonably determines is, or is likely to be construed as, inconsistent with applicable law, or in any case in which the Board reasonably determines that the Association's position is not strong enough to justify taking enforcement action;

(j) obtaining and carrying property and liability insurance and fidelity bonds, as provided in the Master Deed, paying the cost thereof, and filing and adjusting claims, as appropriate;

(k) paying the cost of all services rendered to the Association;

(l) keeping books with detailed accounts of the receipts and expenditures of the Association;

(m) making available to any Owner, and the holders, insurers, and guarantors of any Mortgage on any Unit, current copies of the Master Deed, the Articles of Incorporation, the By-Laws, rules and all other books, records, and financial statements of the Association, as provided in Article 6, Section 6.4;

(n) permitting utility suppliers to use portions of the Common Elements reasonably necessary to the ongoing development or operation of the Regime; and

(o) indemnifying a director, officer or committee member, or former director, officer or committee member of the Association to the extent such indemnity is required under South Carolina law, the Articles of Incorporation or the Master Deed.

3.19 Management. The Board of Directors may employ for the Association a professional management agent or agents at such compensation as the Board may establish, to perform such duties and services as the Board shall authorize. The Board may delegate such powers as are necessary to perform the manager's assigned duties, but shall not delegate policy-making authority.

The Association shall not be bound, either directly or indirectly, by any management contract executed during the period that the Declarant has the right to appoint and remove directors of the Association unless such contract contains a right of termination exercisable by the Association, with or without cause and without penalty. In addition, any management contract executed by the Association shall contain a termination clause permitting termination, with or without cause and without penalty, upon no more than ninety (90) days written notice.

The Board may delegate to one of its members the authority to act on behalf of the Board on all matters relating to the duties of the managing agent or manager, if any, which might arise between meetings of the Board.

3.20 Accounts and Reports. The following management standards of performance shall be followed unless the Board by resolution specifically determines otherwise:

(a) accrual basis accounting, as defined by generally accepted accounting principles, shall be employed unless the Board votes to employ cash basis accounting;

(b) accounting and controls shall conform to generally accepted accounting principles;

(c) cash accounts of the Association shall not be commingled with any other accounts;

(d) no remuneration shall be accepted by the managing agent from vendors, independent contractors, or others providing goods or services to the Association, whether in the form of commissions, finder's fees, service fees, prizes, gifts, or otherwise; any thing of value received shall benefit the Association;

(e) any financial or other interest which the managing agent may have in any firm providing goods or services to the Association shall be disclosed promptly to the Board;

(f) commencing at the end of the quarter in which the first Unit is sold and closed, financial reports shall be prepared for the Association at least quarterly (such financial statements shall include an income statement reflecting all income and expense activity for the preceding period on an accrual basis and may include such other reports as deemed necessary by the Board); and

(g) an annual financial report shall be made available to all members within one hundred twenty (120) days after the close of the fiscal year and at each Association annual meeting. Such annual report may be prepared on an audited, reviewed or compiled basis, as the Board determines; provided, upon written request of any holder, guarantor or insurer of any first Mortgage on a Unit, the Association shall provide an audited financial statement.

3.21 Borrowing. The Association shall have the power to borrow money for any legal purpose; provided however, if the proposed borrowing is for the purpose of making discretionary capital improvements and the total amount of such borrowing, together with all other debt incurred within the previous twelve (12) month period, exceeds or would exceed ten percent (10%) of the budgeted gross expenses of the Association for that fiscal year, the Board shall obtain the approval of members representing at least fifty-one percent (51%) of the total votes allocated to Units prior to borrowing such money.

3.22 Right to Contract. The Association shall have the right to contract with any Person for the performance of various duties and functions. This right shall include, without limitation, the right to enter into common management, operational, or other agreements with trusts, condominiums, cooperatives, or neighborhood and other owners or residents associations, within and outside the Regime; provided, any common management agreement shall require the consent of a Majority of the total number of directors of the Association.

3.23 Enforcement. In addition to such other rights as are specifically granted under the Master Deed, the Board shall have the power to impose reasonable monetary fines, which shall constitute a lien upon the Unit of the violator, and to suspend an Owner's right to vote for violation of any duty imposed under the Master Deed, these By-Laws, or any Association rules. The failure of the Board to enforce any provision of the Master Deed, By-Laws, or any rule shall not be deemed a waiver of the right of the Board to do so thereafter.

(a) Notice. Prior to imposition of any sanction hereunder or under the Master Deed, the Board or its delegate shall serve the alleged violator with written notice describing (i) the nature of the

alleged violation, (ii) the proposed sanction to be imposed, (iii) a period of not less than ten (10) days within which the alleged violator may present a written request for a hearing to the Board; and (iv) a statement that the proposed sanction shall be imposed as contained in the notice unless a challenge is begun within ten (10) days of the notice. If a timely challenge is not made, the sanction stated in the notice shall be imposed; provided, the Board may, but shall not be obligated to, suspend any proposed sanction if the violation is cured within the 10-day period. Such suspension shall not constitute a waiver of the right to sanction future violations of the same or other provisions and rules by any Person. In the event of a continuing violation, each day the violation continues beyond the 10-day period constitutes a separate offense, and fines may be imposed on a per diem basis without further notice to the violator. In the event of a violation which recurs within one year from the date of any notice hereunder, the Board may impose a sanction without notice to the violator.

(b) Hearing. If a hearing is requested within the allotted 10-day period, the hearing shall be held before the Board in executive session. The alleged violator shall be afforded a reasonable opportunity to be heard. Prior to the effectiveness of any sanction hereunder, proof of proper notice shall be placed in the minutes of the meeting. Such proof shall be deemed adequate if a copy of the notice, together with a statement of the date and manner of delivery, is entered by the officer, director, or agent who delivered such notice. The notice requirement shall be deemed satisfied if the alleged violator or its representative appears at the meeting. The minutes of the meeting shall contain a written statement of the results of the hearing and the sanction, if any, imposed.

(c) Additional Enforcement Rights. Notwithstanding anything to the contrary in this Article, the Board may elect to enforce any provision of the Master Deed, these By-Laws, or the rules of the Association by self-help (specifically including, but not limited to, the towing of vehicles that are in violation of parking rules and the removal of pets that are in violation of pet rules) or by suit at law or in equity to enjoin any violation or to recover monetary damages or both, without the necessity of compliance with the procedure set forth above. In any such action, to the maximum extent permissible, the Owner or Occupant responsible for the violation of which abatement is sought shall pay all costs, including reasonable attorney's fees actually incurred. Any entry onto a Unit for purposes of exercising this power of self-help shall not be deemed as trespass.

#### **Article 4** **Officers**

4.1 Officers. The officers of the Association shall be a President, Secretary, and Treasurer. The President and Secretary shall be elected from among the members of the Board; other officers may, but need not be members of the Board. The Board may appoint such other officers, including one or more Assistant Secretaries and one or more Assistant Treasurers, as it shall deem desirable, such officers to have such authority and perform such duties as the Board prescribes. Any two or more offices may be held by the same person, except the offices of President and Secretary.

4.2 Election and Term of Office. The Board shall elect the officers of the Association at the first meeting of the Board following each annual meeting of the members, to serve until their successors are elected.

4.3 Removal and Vacancies. The Board may remove any officer whenever in its judgment the best interests of the Association will be served and may fill any vacancy in any office arising because of death, resignation, removal, or otherwise for the unexpired portion of the term.

4.4 Powers and Duties. The officers of the Association shall each have such powers and duties as generally pertain to their respective offices, as well as such powers and duties as may specifically be conferred or imposed by the Board of Directors. The President shall be the chief executive officer of the Association. The Treasurer shall have primary responsibility for the preparation of the budget as provided for in the Master Deed and may delegate all or part of the preparation and notification duties to a finance committee, management agent, or both. The Secretary shall keep the minutes of all meetings of the Association and Board of Directors and have charge of such books and papers as the Board of Directors may direct.

4.5 Resignation. Any officer may resign at any time by giving written notice to the Board of Directors, the President, or the Secretary. Such resignation shall take effect on the date of the receipt of such notice or at any later time specified therein, and unless otherwise specified therein, the acceptance of such resignation shall not be necessary to make it effective.

4.6 Agreements, Contracts, Deeds, Leases, Checks, Etc. All agreements, contracts, deeds, leases, checks, and other instruments of the Association shall be executed by at least two officers or by such other person or persons as may be designated by Board resolution.

4.7 Compensation. Compensation of officers shall be subject to the same limitations as compensation of directors under Article 3, Section 3.13.

#### **Article 5.** **Committees**

The Board may appoint such committees as it deems appropriate to perform such tasks and to serve for such periods as the Board may designate by resolution. Each committee shall operate in accordance with the terms of such resolution.

#### **Article 6.** **Miscellaneous**

6.1 Fiscal Year. The fiscal year of the Association shall be the calendar year unless the Board establishes a different fiscal year by resolution.

6.2 Parliamentary Rules. Except as may be modified by Board resolution, Robert's Rules of Order Newly Revised (current edition) shall govern the conduct of Association proceedings when not in conflict with South Carolina law, the Articles of Incorporation, the Master Deed, or these By-Laws.

6.3 Conflicts. If there are conflicts between the provisions of South Carolina law, the Articles of Incorporation, the Master Deed, and these By-Laws, the provisions of South Carolina law, the Master Deed, the Articles of Incorporation, and the By-Laws (in that order) shall prevail.

6.4 Books and Records.

(a) Inspection by Members and Mortgagees. The Board shall make available for inspection and copying by any holder, insurer or guarantor of a first Mortgage on a Unit, any member, any Person who has executed a binding contract for the purchase of a Unit, or the duly appointed representative of any of the foregoing at any reasonable time and for a purpose reasonably related to his or her interest in a Unit: the Master Deed, By-Laws, and Articles of Incorporation, any amendments to the foregoing, the rules of the Association, books of account, the minutes of meetings of the members, the Board, and committees, and the Association's corporate books and records. The Board shall provide for such inspection to take place at the office of the Association or at such other place within the Condominium as the Board shall designate.

(b) Rules for Inspection. The Board shall establish reasonable rules with respect to:

- (i) notice to be given to the custodian of the records;
- (ii) hours and days of the week when such an inspection may be made; and
- (iii) payment of the cost of reproducing copies of documents requested.

(c) Inspection by Directors. Every director shall have the absolute right at any reasonable time to inspect all books, records, and documents of the Association and the physical properties owned or controlled by the Association. The right of inspection by a director includes the right to make a copy of relevant documents at the expense of the Association.

6.5 Notices. Except as otherwise provided in the Master Deed or these By-Laws, all notices, demands, bills, statements, and other communications under the Master Deed or these By-Laws shall be in writing and shall be deemed to have been duly given if delivered personally or if sent by United States mail, first class postage prepaid:

(a) if to a member, at the address which the member has designated in writing and filed with the Secretary or, if no such address has been designated, at the address of the Unit of such member; or

(b) if to the Association, the Board of Directors, or the managing agent, at the principal office of the Association or the managing agent, or at such other address as shall be designated by notice in writing to the members pursuant to this Section.

6.6 Amendment.

(a) By Declarant. For so long as the Declarant has the right to appoint and remove directors of the Association as provided in the Master Deed, the Declarant may unilaterally amend these By-Laws for any purpose. Thereafter, the Declarant may unilaterally amend these By-Laws at any time and from time to time if such amendment is necessary (i) to bring any provision into compliance with any applicable governmental statute, rule, regulation, or judicial determination; (ii) to enable any reputable title insurance company to issue title insurance coverage on the Units; (iii) to enable any institutional or governmental lender, purchaser, insurer or guarantor of Mortgage loans, including, for example, the Federal National Mortgage Association or Federal Home Loan Mortgage Corporation, to make, purchase, insure or guarantee Mortgage loans on the Units; or (iv) to satisfy the requirements of any local, state or federal governmental agency. However, any such amendment shall not adversely affect the title to any Unit unless the Owner shall consent in writing.

(b) By Members. Except as provided above, these By-Laws may be amended only by the affirmative vote or written consent, or any combination thereof, of members holding at least two-thirds (2/3) of the total votes in the Association and, for so long as the Declarant owns a Unit or has the right to appoint a Majority of the directors of the Association, the consent of the Declarant. If a meeting is called for the purpose of considering a proposed amendment hereunder, such meeting shall be called in accordance with these By-Laws. Notwithstanding the above, the percentage of votes necessary to amend a specific clause shall not be less than the prescribed percentage of affirmative votes required for action to be taken under that clause.

(c) Validity and Effective Date. Any amendment to these By-Laws shall become effective upon recordation in the Office of the Register of Deeds for Charleston County, South Carolina, unless a later effective date is specified therein. Any procedural challenge to an amendment must be made within six months of its recordation or such amendment shall be presumed to have been validly adopted. In no event shall a change of conditions or circumstances operate to amend any provisions of these By-Laws.

No amendment may remove, revoke, or modify any right or privilege of Declarant without the written consent of Declarant for so long as the Declarant owns any portion of the Regime.

If a member consents to any amendment to the Master Deed or these By-Laws, it will be conclusively presumed that such member has the authority to consent and no contrary provision in any Mortgage or contract between the member and a third party will affect the validity of such amendment.

CERTIFICATION

I, the undersigned, do hereby certify:

That I am the duly elected and acting Secretary of Retreat at Riverland Homeowners Association, Inc., a South Carolina nonprofit corporation.

That the foregoing By-Laws constitute the original By-Laws of said Association.

IN WITNESS WHEREOF, I have hereunto subscribed my name and affixed the seal of said Association this 27 day of January, 2003.

  
\_\_\_\_\_[SEAL]  
C. Ray Wrenn

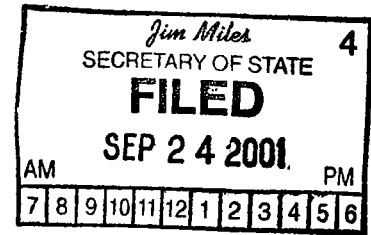


EXHIBIT "F"

Articles of Incorporation

BK K 434PG191

**STATE OF SOUTH CAROLINA  
SECRETARY OF STATE  
NONPROFIT CORPORATION  
ARTICLES OF INCORPORATION**



**TYPE OR PRINT CLEARLY IN BLACK INK**

Pursuant to Section 33-31-202 of the South Carolina Code of Laws, as amended, the undersigned corporation submits the following information:

1. The name of the nonprofit corporation is Retreat at Riverland Homeowners Association, Inc.
2. The initial registered office of the nonprofit corporation is P.O. Box 449, 14 Morgan Place  

<u>Isle of Palms</u>	<u>Charleston</u>	<u>South Carolina</u>	<u>Street Address</u> <u>29451-0449</u>
<small>City</small>	<small>County</small>	<small>State</small>	<small>Zip Code</small>

The name of the registered agent of the nonprofit corporation at that office is

C. Ray Wrenn

Print Name

I hereby consent to the appointment as registered agent of the corporation.

Agent's Signature

3. Check "a", "b", or "c" whichever is applicable. Check only one box:
  - a. ☐ The nonprofit corporation is a public benefit corporation.
  - b. ☐ The nonprofit corporation is a religious corporation.
  - c. ☒ The nonprofit corporation is a mutual benefit corporation.

**CERTIFIED TO BE A TRUE AND CORRECT COPY  
AS TAKEN FROM AND COMPARED WITH THE  
ORIGINAL ON FILE IN THIS OFFICE**

4. Check "a" or "b", whichever is applicable:
  - a. ☒ This corporation will have members.
  - b. ☐ This corporation will not have members.

SEP 24 2001

**SECRETARY OF STATE OF SOUTH CAROLINA**

5. The address of the principal office of the nonprofit corporation is

<u>P.O. Box 449</u>	<u>Isle of Palms</u>	<u>Charleston</u>	<u>South Carolina</u>	<u>29451-0449</u>
<small>Street Address</small>	<small>City</small>	<small>County</small>	<small>State</small>	<small>Zip Code</small>

6. If this nonprofit corporation is either a public benefit or religious corporation (when box "a" or "b" of paragraph 3 is checked), complete either "a" or "b", whichever is applicable, to describe how the remaining assets of the corporation will be distributed upon dissolution of the corporation.

- a. ☐ Upon dissolution of the corporation, assets shall be distributed for one or more exempt purposes within the meaning of section 501(c)(3) of the Internal Revenue Code, or the corresponding section of any future Federal tax code, or shall be distributed to the Federal government, or to a state or local government, for a public purpose. Any such asset not so disposed of shall be disposed of by the Court of Common Pleas of the county in which the principal office of the corporation is then located, exclusively for such purposes or to such organization or organizations, as said court shall determine, which are organized and operated

BK K 434 PG 192

exclusively for such purposes.

- b. ☐ Upon dissolution of the corporation, consistent with the law, the remaining assets of the corporation shall be distributed to

7. If the corporation is a mutual benefit corporation (when box "c" of paragraph 3 is checked), complete either "a" or "b", whichever is applicable, to describe how the (remaining) assets of the corporation will be distributed upon dissolution of the corporation.

- a. ☐ Upon dissolution of the mutual benefit corporation, the (remaining) assets shall be distributed to its members, or if it has no members, to those persons to whom the corporation holds itself out as benefiting or serving.
- b. ☒ Upon dissolution of the mutual benefit corporation, the (remaining) assets, consistent with the law, shall be distributed to

See attached

8. The optional provisions which the nonprofit corporation elects to include in the articles of incorporation are as follows (See 33-31-202(c) of the 1976 South Carolina Code of Laws, as amended, the applicable comments thereto, and the instructions to this form)
- None

9. The name and address of each incorporator is as follows (only one is required)

C. Ray Wrenn	P.O. Box 449 Isle of Palms, South Carolina 29451-0449	
Name	Address	Zip Code

Name	Address	Zip Code
------	---------	----------

Name	Address	Zip Code
------	---------	----------

10. Each original director of the nonprofit corporation must sign the articles but only if the directors are named in these articles:

C. Ray Wrenn

Name (Only if named in articles)

Signature of director

Name (Only if named in articles)

Signature of director

Name (Only if named in articles)

Signature of director

11. Each incorporator must sign the articles.

Signature of incorporator

Signature of incorporator

Signature of incorporator

**ATTACHMENT TO ARTICLES OF INCORPORATION**  
**Retreat at Riverland Homeowners Association, Inc.**

Upon the dissolution of the nonprofit corporation, and after discharging all the liabilities and obligations of the Corporation and consistent with law, members' funds may be returned to the members. The remaining assets may, at the discretion of the board of the corporation, be (i) distributed to the members of the Corporation, (ii) distributed to the Corporation's successor nonprofit corporation or its affiliated nonprofit organizations, (iii) distributed to another eleemosynary corporation, preferably one similar to the corporation, or (iv) distributed any other manner permitted under the South Carolina Nonprofit.



STATE OF SOUTH CAROLINA  
DEPARTMENT OF REVENUE  
**INITIAL ANNUAL REPORT OF CORPORATIONS**

**CL-1-S**  
(Rev. 6/9/99)  
3134

► File Number \_\_\_\_\_ ► ENDING PERIOD 12 - 01 SID number \_\_\_\_\_  
Month Year

**FILE THIS RETURN WITH ARTICLES OF INCORPORATION OR APPLICATION FOR AUTHORITY TO DO BUSINESS.**

NAME OF CORPORATION <u>Retreat at Riverland Homeowners Association, Inc.</u>		
ADDRESS OF CORPORATION (NUMBER AND STREET) <u>P.O. Box 449</u>		
CITY AND STATE <u>Isle of Palms, SC 29451-0449</u>	ZIP <u>29451-0449</u>	COUNTY <u>Charleston</u>
For Secretary of State Use Only		
Date "Application for Charter" filed with Secretary of State <u>8/20/01</u>		
Date of "Request for authority to do business in this state" (Foreign Corp.) _____		
IRS Employer Identification Number <u>Will apply</u>		Business Code _____ (Office Use Only)
1. State of incorporation: <u>South Carolina</u>		
2. Nature of principal business in South Carolina: <u>To provide any and all services to Condominium</u>		
3. Location of registered office of the corporation in the state of South Carolina is <u>14 Morgan Place</u> in the city of <u>Isle of Palms</u> . Registered agent at such address is <u>C. Ray Wrenn</u>		
4. Location of principal office in South Carolina (street, city and county): <u>P.O. Box 449, Isle of Palms, Charleston</u>		
5. Date business commenced in South Carolina: <u>8/20/01</u> Telephone # <u>843-884-1818</u>		
6. Indicate date corporation closes its books: <u>December 31st</u>		
7. If a professional corporation, are all shareholders, one-half of the directors (or individuals functioning as directors) and all officers (other than the secretary and treasurer) qualified to practice the professional services engaged in by the corporation? <u>N/A</u>		
8. The names and business addresses of the directors (or individuals functioning as directors) and principal officers in the corporation are:		
SSN <u>248-29-6528</u>	Name/Title <u>C. Ray Wrenn</u>	Business Address and Office <u>P.O. Box 449</u> <u>Isle of Palms, SC 29451-0449</u>
9. The total number of <b>authorized</b> shares of capital stock itemized by class and series, if any, within each class is as follows:		
Number of Shares	Class	Series
<u>N/A</u>		
10. The total number of <b>issued</b> and outstanding shares of capital stock itemized by class and series, if any, within each class is as follows:		
Number of Shares	Class	Series
<u>N/A</u>		

**AFFIDAVIT**

I, the undersigned incorporator or principal officer of the corporation for which this return is made, declare that this return, including accompanying statements and schedules, has been examined by me and is to the best of my knowledge and belief a true and complete return made in good faith.

Cynthia M. Spieth, Esq.

8/20/01

THIS RETURN PREPARED BY

DATE

SIGNATURE OF INCORPORATOR OR OFFICER AUTHORIZED TO SIGN  
Director

TITLE

ARTICLES OF INCORPORATION

OF

RETREAT AT RIVERLAND HOMEOWNERS ASSOCIATION, INC.  
(A South Carolina Nonprofit Corporation)

**Article 1.     Name.** The name of the corporation is Retreat at Riverland Homeowners Association, Inc. ("Association").

**Article 2.     Nonprofit Corporation.** The Association is formed as a nonstock, nonprofit, mutual benefit corporation under the laws of the State of South Carolina, Title 33, Chapter 31, Article 1, Code of Laws of South Carolina, 1976.

**Article 3.     Principal Office.** The mailing address of the initial principal office of the Association is located in Charleston County, South Carolina at the following address:

Post Office Box 449  
Isle of Palms, SC 29451-0449

**Article 4.     Definitions.** All capitalized terms used herein which are not defined shall have the same meaning as set forth in that certain Master Deed of Riverland Woods II Horizontal Property Regime, recorded, or to be recorded, in the public records, as it may be amended (the "Master Deed"), unless the context indicates otherwise.

**Article 5.     Purposes.** The purposes for which the Association is formed are:

(a) to be and constitute the Association to which reference is made in the Master Deed, to perform all obligations and duties of the Association, and to exercise all rights and powers of the Association, as specified in the Master Deed and the By-Laws, and as provided by law; and

(b) to provide an entity for the furtherance of the interests of the Owners.

**Article 6.     Powers.** The powers of the Association shall include and be governed by the following provisions:

(a) the Association shall have all of the common law and statutory powers conferred upon nonprofit corporations under South Carolina law and all of the powers necessary or desirable to perform the obligations and duties and to exercise the rights and powers set out in these Articles, By-Laws, or the Master Deed, including without limitation, the power:

(i) to fix, collect, and enforce payment, by any lawful means, of assessments and other charges to be levied against the Units;

(ii) to manage, control, operate, maintain, repair, and improve the Condominium and any other property for which the Association by rule, regulation, covenant, or contract has a right or duty to provide such services;

(iii) to enforce covenants, conditions, or restrictions affecting any property to the extent the Association may be authorized to do so under the Master Deed or By-Laws;

(iv) to engage in activities which will actively foster, promote, and advance the common interests of all Owners of Units subject to the Master Deed;

(v) to buy or otherwise acquire, sell, dedicate for public use, or otherwise dispose of, mortgage, or otherwise encumber, exchange, lease, own, hold, use, operate, grant easements, and otherwise deal in and with real and personal property of all kinds and any right or interest therein for any purpose of the Association, subject to such limitations as may be set forth in the Master Deed or By-Laws;

(vi) to borrow money for any purpose, subject to such limitations as may be set forth in the Master Deed or By-Laws;

(vii) to enter into, make, perform, and enforce contracts of every kind and description, and to do all other acts necessary, appropriate, or advisable in carrying out any purpose of the Association, with or in association with any other association, corporation, or other entity or agency, public or private;

(viii) to act as agent, trustee, or other representative of other corporations, firms, or individuals, and as such to advance the business or ownership interests in such corporations, firms, or individuals;

(ix) to adopt, alter, and amend or repeal such By-Laws as may be necessary or desirable for the proper management of the affairs of the Association; provided, however, such By-Laws may not be inconsistent with or contrary to any provisions of the Master Deed; and

(x) to provide any and all services to the Condominium as may be necessary or proper.

The foregoing enumeration of powers shall not limit or restrict in any manner the exercise of other rights and powers which may now or hereafter be permitted by law. The powers specified in each of the paragraphs of this Article are independent powers, not to be restricted by reference to or inference from the terms of any other paragraph of this Article.

(b) The Association shall make no distributions of income to its Members, directors, or officers.

#### **Article 7. Members.**

(a) The Association shall be a membership corporation without certificates or shares of stock. The Owner of each Unit shall be a Member of the Association and shall be entitled to vote in accordance with the terms of the Master Deed and the By-Laws. The manner of exercising voting rights shall be as set forth in the Master Deed and in the By-Laws of the Association.

(b) Change of membership in the Association shall be established by recording in the public records a deed or other instrument establishing record title to real property subject to the Master Deed. Upon such recordation, the owner designated by such instrument shall become a Member of the Association and the membership of the prior owner shall be terminated.

(c) The share of a Member in the privileges, rights and assets of the Association cannot be assigned, hypothecated, or transferred in any manner, except as an appurtenance of its Unit.

**Article 8. Dissolution.** The Association may be dissolved only upon a resolution duly adopted by the Board of Directors and the approval of Members holding at least two-thirds (2/3) of the votes in the Association, or such higher percentage as may be required by the South Carolina Horizontal Property Act, South Carolina Code of Laws (1976), Section 27-31-10, et seq., as amended, and the written consent of the Declarant so long as the Declarant owns any property subject to the Master Deed or which may be unilaterally subjected to the Master Deed by the Declarant.

**Article 9. Directors and Officers.**

(a) The business and affairs of the Association shall be conducted, managed, and controlled by a Board of Directors. The initial Board shall consist of three directors. The number of directors may be increased in accordance with the By-Laws.

(b) The names and mailing addresses of the initial directors, who shall hold office until their successors are elected and qualified, or until removed, are as follows:

C. Ray Wrenn

P.O. Box 449

Isle of Palms, SC 29451-0449

Each of the foregoing persons has consented to be a director.

(c) The method of election, removal, and filling of vacancies on the Board of Directors and the term of office of directors and officers shall be as set forth in the By-Laws.

(d) The Board may delegate its operating authority to such corporations, individuals, and committees as it, in its discretion, may determine.

**Article 10. By-Laws.** The By-Laws of the Association shall be adopted by the Board of Directors and may be altered, amended, or rescinded in the manner provided in the By-Laws. The quorum requirements for meetings of Members and directors shall be set forth in the Master Deed and By-Laws.

**Article 11. Liability of Directors, Officers and Committee Members.** To the fullest extent that South Carolina law, as it exists on the date hereof or as it may hereafter be amended, permits the limitation or elimination of the liability of directors, officers, and committee members, no director, officer or committee member of the Association shall be personally liable to the Association or its Members for monetary damages for breach of duty of care or other duty as a director, officer or committee member. No amendment to or repeal of this Article shall apply to or have any effect on the liability or alleged liability of



any director, officer or committee member for or with respect to any acts or omissions of such director, officer, or committee member occurring prior to such amendment or repeal.

**Article 12. Amendments.**

(a) The Board of Directors may amend these Articles without Member approval for those specific purposes permitted under South Carolina law.

(b) The Declarant may unilaterally amend these Articles at any time and from time to time if such amendment is necessary (i) to bring any provision into compliance with any applicable governmental statute, rule, regulation, or judicial determination; (ii) to enable any reputable title insurance company to issue title insurance coverage on the Units; (iii) to enable any institutional or governmental lender, purchaser, insurer or guarantor of Mortgage loans, including, for example, the Federal National Mortgage Association or Federal Home Loan Mortgage Corporation, to make, purchase, insure or guarantee Mortgage loans on the Units; or (iv) to satisfy the requirements of any local, state, or federal governmental agency. However, any such amendment shall not adversely affect the title to any Unit unless the Owner shall consent thereto in writing.

(c) Other amendments to these Articles of Incorporation may be adopted by the approval of Members holding at least two-thirds (2/3) of the total votes in the Association, and the written consent of the Declarant so long as the Declarant owns any property subject to the Master Deed or which may unilaterally be subjected to the Master Deed by the Declarant; provided, no amendment may be in conflict with the Master Deed; and provided, further, no amendment shall be effective to impair or dilute any rights of Members that are governed by the Master Deed. For so long as required under South Carolina law, notice of any amendment to these Articles shall be sent to Members by registered mail or published in a newspaper in Charleston County, South Carolina not less than five days before the time set for the vote on such amendment.

**Article 13. Incorporator.** The name and address of the incorporator of the Association is:

Cynthia M. Spieth, Esq.  
Buist, Moore, Smythe & McGee, P.A.  
5 Exchange Street  
Charleston, SC 29401

**Article 14. Registered Agent and Address.** The Association hereby appoints C. Ray Wrenn, whose address in Charleston County, South Carolina is 14 Morgan Place, Isle of Palms, South Carolina 29451 as its lawful statutory agent upon whom all notices and processes, including service of summons, may be served, and which when served, shall be lawful, personal service upon this corporation. The Board may, at any time, appoint another agent for such purpose and the filling of such appointment shall revoke this or any other previous appointment of such agent.

IN WITNESS WHEREOF, the undersigned has executed these Articles of Incorporation, this 20 day of August, 2001.

  
Cynthia M. Spieth, Incorporator



# RECORDER'S PAGE

This page Must remain with  
the original document.

RETURN TO BUIST, MOORE, SMYTHE  
& MOORE MAE  
ATTORNEYS AT LAW

KH I

FILED

K434-18

2003 JAN 27 PM 4:10

CHARLIE LYBRAND  
REGISTER  
CHARLESTON COUNTY SC

Recording

Fee 188.00

State

Fee \_\_\_\_\_

County

Fee \_\_\_\_\_

Postage \_\_\_\_\_

TOTAL 188.00 B

**PID VERIFIED  
BY ASSESSOR**

REP JRR

DATE 2/10/03

RECEIVED FROM RMC

FEB 10 2003

PEGGY A. MOSELEY  
CHARLESTON COUNTY AUDITOR